Goal: Reach 20 paying subscribers — your break-even point — within 90 days of launch, using free or low-cost channels that match your niche (family-oriented people frustrated with Quicken / YNAB / Mint shutdowns). This plan is built for a solo founder, no ad budget.

Who You're Actually Selling To

Primary persona: 40–65 year-old who used to use Quicken/Mint, wants envelope-style budgeting for the household, prints/files things physically, and is wary of bank-connecting auto-categorization apps. Often: one-income or recently-retired couple managing on a fixed budget. Cares about *simplicity, predictability, and printing*.

Secondary persona: 25–40 year-old self-employed / 1099 worker who needs to track income tax reserves and quarterly bills, and is frustrated with QuickBooks Self-Employed's over-engineered UX.

Channels Ranked by ROI for Your Niche

Rank	Channel	Effort	Why it works
1	**Reddit — be helpful in r/personalfinance, r/ynab, r/Mint, r/Quicken**	1 hr/wk	These subs are flooded with "Mint shut down, what now?" posts. Answer helpfully, mention your app in your bio only. NEVER drop links in answers (auto-ban). Aim: 2 quality answers/week.
2	**YouTube screencasts — 5-min product tours**	4 hr/video	High-intent search traffic ("how to budget like Dave Ramsey", "envelope budgeting app", "Quicken alternative"). Even 200 views = solid trial signups. Free Canva thumbnails.
3	**SEO blog posts on the marketing site**	3 hr/post	Long-tail keywords: "how to set up sinking funds for car repair", "envelope budgeting on credit cards", "income tax reserve for self-employed." One post/week → ~20 organic visits/day in 90 days.
4	**Facebook groups — Dave Ramsey, FIRE, retirement**	30 min/day	Many private groups have "Promo Friday" rules. Be the helpful regular for 30 days first, THEN mention your tool. Conversion tends to be very high here (shared values audience).
5	**Pinterest — pin the printable worksheets**	2 hr setup	Your Pre-Entry Worksheets + Setup Map are inherently shareable. Pin each as a single image with the URL linked back. "Free budget worksheets" gets steady search volume.
6	**Direct outreach to financial coaches / podcasters**	2 hr/wk	DM 5 mid-sized personal finance podcasters/coaches per week. Offer them a free lifetime account in exchange for honest review. Some will mention you to their audience for free.

Rank	Channel	Effort	Why it works
7	**ASO — Apple/Google app store keywords**	3 hr one-time	Your app title, subtitle, and keyword field control 60%+ of store traffic. Use: "family budget envelope sinking fund cash flow." Add a 30-sec video preview.
8	**Quora answers (low priority)**	30 min/wk	Answer 2 questions/week about budgeting. Long-tail Google traffic from Quora is steady — slow but compounds.

30 / 60 / 90-Day Action Plan

Phase	Focus	Weekly tasks	Target by end of phase
Days 1–30 Foundation	Set the table — assets in place, first organic touches	• Publish 4 blog posts (1/wk) • Record 2 YouTube screencasts • 4 Reddit answers/wk (no links yet) • Set up Pinterest with 10 pins • Apply ASO keywords + screenshots	**5 paying subscribers** from existing network (friends, family who'd use it anyway) + a handful of trial signups from early SEO/Reddit exposure.
Days 31–60 Amplify	Find what's working, double down	• 2 blog posts/wk + cross-post on Medium • 1 YouTube/wk • 5 Reddit answers/wk (start mentioning app in answers when DIRECTLY relevant) • 5 podcast outreach DMs/wk	**12 paying subscribers** total. At least one channel (YouTube OR Reddit OR podcast) producing 1+ paying signup/wk.
Days 61–90 Compound	Lean into what worked, cut what didn't	• Continue best-performing channel • 2 sponsored mentions on personal finance podcasts (~$100 ea, first paid spend) • Add 1 testimonial-driven landing page per persona • Set up Mailchimp drip to convert trial → paid	**20 paying subscribers** — break-even reached. From here growth compounds with content already published.

Content Calendar — First 12 Blog Posts

- 1. **The complete guide to envelope-style budgeting in 2026** (pillar post — long, every section links to a tool feature)
- 2. **Sinking funds 101: Why your car repair bill keeps surprising you**
- 3. **What to do now that Mint is dead: 5 alternatives compared**
- 4. **Quicken alternative: Why I built a family-friendly replacement**
- 5. **How to budget when you have credit cards (the right way)**
- 6. **Self-employed? Here's exactly how much to save for income tax**
- 7. **The "Big Picture" method: Why every paycheck needs a job**
- 8. **Free printable: Family Setup Map (your sinking funds at a glance)**
- 9. **Why I print my budget every month (and you should too)**
- 10. **5 budgeting mistakes that quietly drain your savings**
- 11. **How to budget on Social Security + a pension**
- 12. **One-paycheck families: The realistic budgeting playbook**

Success Metrics — Track Weekly

Metric	Where to track	Goal by Day 90
Trial signups	Admin dashboard	60+
Trial → paid conversion rate	Admin dashboard	≥ 33%
Paying subscribers	Admin dashboard	20
Blog post weekly visits	Vercel / Plausible / GA	200/wk
YouTube subscribers	YouTube Studio	100
Reddit karma (account age proxy)	Reddit profile	500+
Email list (Free Setup Map)	Mailchimp	150

The single most important habit: Publish *something* every weekday — even if it's just a 30-min Reddit answer. Compound is the only force that gets a solo founder to 20 subscribers in 90 days without a budget. Most founders fail here not because their product is bad but because they post 10 things in week 1, get no instant response, and quit by week 3.