THE GETTING AHEAD GUIDEBOOK
Simple, logical, family money organizing
thegettingaheadguidebook.com

THE

Getting Ahead Guidebook

— BINDER EDITION —

Based off the original 3-ring binder product

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TAB SAMPLE · FUND MONTH

Fund the Month

Why this matters

Every time money lands, this is how you give each dollar a job — income by income, just like the app. Split each paycheck into your reserve envelopes and spending, and drive the **Remainder to Allocate** down to $0 so nothing is left unassigned.

How to do it — step by step

1. Make a segment for each paycheck: write its name and Net amount.
2. If it's 1099 / self-employed money, set aside a tax % first (leave blank for W-2 pay). Refer to the Income Tax Planning section.
3. List each reserve or envelope this paycheck funds, and how much goes to each.
4. Subtract taxes and reserves from the Net — that's the **Remainder to Allocate**.
5. If a remainder is left, create a “Savings” reserve or a “Monthly Spending Reserve” (a variable monthly amount) and put it there — now it zeros out.
6. At the bottom, total all income and multiply by 12 to see your yearly picture.

> ***TRY THIS:*** *Do this for EACH income separately. When every segment reaches $0 remainder, you're fully funded.*

✍ Fund the Month — split each income

Income name: ____________ **Net amount:** ____________

Set aside for taxes (1099 only): ______ **% =** ____________

Reserve / envelope this income funds	Amount

Remainder to Allocate: ____________

Income name: ____________ **Net amount:** ____________

Set aside for taxes (1099 only): ______ **% =** ____________

Reserve / envelope this income funds	Amount

Remainder to Allocate: ____________

✍ Fund the Month (continued)

Income name: ____________________ **Net amount:** ____________________

Set aside for taxes (1099 only): ______ **% =** ____________________

Reserve / envelope this income funds	Amount

Remainder to Allocate: ____________________

Total monthly income (add all Net amounts): ____________________

× 12 = Annual income: ____________________

Total Remainder to Allocate (all incomes):

ZERO IT OUT: *If the Total Remainder is not $0, add a "Savings" or "Monthly Spending Reserve" for that amount so every dollar has a job.*

✓ Example — a finished "Fund the Month"

Income name: Mom – craft biz (1099) **Net amount:** $1,400

Set aside for taxes (1099 only): 15 **% =** $210 set aside for taxes

Reserve / envelope this income funds	Amount
Auto Insurance reserve	$120
Christmas reserve	$50
Groceries (spending)	$400
Monthly Spending Reserve	$620

Remainder to Allocate: $0.00

This page shows a completed form so you can see what a finished one looks like. Your blank copies are on the pages just before this one.

TAB · SAMPLE

That's just ONE tab.

The full Getting Ahead Guidebook — Binder Edition walks you through your whole money life on paper: Income, Recurring Charges, Reserves, Spending, Fund the Month, The Big Picture, the Register, Debt Payoff, a Debt-Free Countdown, and tax worksheets — each with plain-English steps, ~2 pages of blank forms, and a filled-out example.

1. 14 tabbed sections that follow one simple setup flowchart.
2. Every form has a finished example so you always know what 'done' looks like.
3. Owners also get online tools (Debt Calculator + Future Purchase Planner), a reprintable Blank Forms Pack, and a paper Help Manual.

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