



FREE — THE GETTING AHEAD GUIDEBOOK

The 15-Minute Budget Cheat-Sheet

Seven simple steps to take control of your money — on your phone or on paper.

The 7 Steps

- 1 Pay yourself first.** The day money lands, move a little to savings — off the top, before anything else.
- 2 List your income.** Every source, every month. This is what you have to work with.
- 3 List your recurring bills.** Group them by the account they come out of so nothing surprises you.
- 4 Fund your reserves (sinking funds).** Big yearly bills $\div$ 12. A little each month = ready when it's due.
- 5 Set spending categories.** Give every remaining dollar a job before the month starts.
- 6 Track it weekly.** Ten minutes: log what you spent and deposited, keep a running balance.
- 7 Know your real number.** Income – bills – savings = what you can actually spend. Ignore the bank balance.

NEXT STEP: Want the whole system done for you? Start the app free for 7 days at TheGettingAheadGuidebook.com — or get the print-it-yourself Binder Edition for just \$9.95.

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