FREE TOOL 01 · WORKSHEET

The Reality Check

Where your money actually goes every single month. Fill it in with your banking app open — guessing low only fools you.

01 What comes in

Take-home pay, not salary

Your monthly take-home	$	Partner / second income	$

A — TOTAL COMING IN $

02 The guess

Before you add anything up

WHAT DO YOU *THINK* IS LEFT EACH MONTH? $

03 The bills you can't skip

Anything annual ÷ 12

Rent / mortgage	$	Car payment	$
Utilities	$	Debt minimums	$
Insurance	$	Phone / internet	$
Childcare / support	$	Subscriptions	$
Other fixed	$	Other fixed	$

B — FIXED BILLS $

04 The stuff nobody adds up

This is where it hides

Groceries	$	Going out / fun	$
Gas / transit	$	Personal care	$
Eating out & coffee	$	Kids / pets	$
Shopping	$	Health / meds	$
Everything else	$	Everything else	$

C — THE LEAK $

A — IN – B — BILLS – C — LEAK = YOUR REAL NUMBER

Now compare that to your guess in Step 02.

The gap between those two numbers is the whole reason budgets fail. You cannot manage a number you have never actually looked at — and almost nobody has. If the real number is lower than the guess, nothing is wrong with you. You just found the leak, which is more than most people ever do.

The leak is not the enemy.

Variable spending is where your life happens — food, your kids, seeing people you like. The goal was never zero. The goal is knowing the number on purpose instead of being surprised by it every single month.

NO SHAME. NO BULLSHIT. JUST NUMBERS.

FREE TOOL 02 · WORKSHEET

The Debt Hit List

Which debt to kill first — and the exact month you're free. Every balance goes on this page. All of them. The one you'd rather not write down especially.

01 List every debt you have

Cards, car, student, medical, family

WHAT IS IT	BALANCE	RATE (APR)	MINIMUM	RANK
	$		$	
	$		$	
	$		$	
	$		$	
	$		$	
	$		$	
	$		$	
TOTAL	$	—	$	—

02 Pick your order

Rank them in the last column

Two ways to rank. Neither one is wrong.

Avalanche — highest rate first. Cheapest way out. Less of every payment burns as interest. Best if you're motivated by the math.

Snowball — smallest balance first. Costs a bit more, but you clear a whole debt early and the list gets visibly shorter. **If you've quit before, take this one.** Finishing beats optimizing.

03 The kill order

Top three. Everything else waits.

1
KILL THIS FIRST
BALANCE
TARGET PAYOFF MONTH

2
THEN THIS ONE
BALANCE
TARGET PAYOFF MONTH

3
THEN THIS ONE
BALANCE
TARGET PAYOFF MONTH

04 The attack

Minimums on everything, extra on #1

ALL MINIMUMS + YOUR EXTRA = MONTHLY ATTACK

When debt #1 dies, do not celebrate by spending it.

Its whole payment rolls onto debt #2 — on top of that debt's minimum. Then #2's payment rolls onto #3. Same money, every month, hitting harder each time. That rollover is the entire trick, and it is the step almost everyone skips.

05 Twelve months

Cross one off each month you hold the line

1	2	3	4	5	6	7	8	9	10	11	12

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