COMPANION WORKSHEETS · 2027 EDITION

The 2027 Money Leak Protocol

Seven printable, fillable worksheets for the five Levels of the book.

MD Ansari / Next Gen Byte

1 LEVEL 1	2 LEVEL 2	3 LEVEL 3	4 LEVEL 4	5 LEVEL 5
Silent Drain Audit	Bill-Slayer Protocol	Supermarket & AI Defense	Rewiring Your Spending Brain	Wealth Shield

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How to use these worksheets

Start where the leak is easiest to see. You do not need to finish every page in one sitting. You need a system that makes the next good decision easier than the old expensive default.

Print & Binder Check
Formatted for US Letter & A4 · Hole-Punch Safe Left Margin · Black & White Printer Friendly.

1. **Gather your statements.**
   Use the amounts your bank or provider shows, not memory.
2. **Work through the Levels in order.**
   Use the 30-Day Roadmap (Worksheet 1) to keep one 10-minute action moving each day.
3. **Save proof.**
   Keep cancellation emails, call confirmations and updated bills in one private, secure folder.
4. **Count verified results only.**
   A flagged charge is not a saving until it is cancelled or reduced and your next statement agrees.
5. **Review monthly.**
   Update recurring charges, debt balances, grocery patterns and your Emergency Shield progress.
6. **Protect your privacy.**
   Do not write full card numbers, passwords or PINs on any worksheet.

Where each worksheet fits in the 30 days

Worksheet	Level	Roadmap days
1. 30-Day Money Leak Roadmap	Every day	Days 1–30
2. Recurring-Charge & Subscription Audit	Level 1	Days 2–7
3. Bill-Negotiation Call Log	Level 2	Days 8–15
4. Grocery Unit-Price & Food-Waste Tracker	Level 3	Days 16–22
5. Pause Vault & 72-Hour Purchase Log	Level 4	Days 23–26
6. BNPL & Debt Snowball Tracker	Level 4	Days 27–28
7. Four-Bucket Payday & Emergency Shield Planner	Level 5	Days 29–30

Fillable or printed
Type on screen in a PDF reader (Adobe Acrobat Reader works best) and save your copy, or print and write by hand. Some phone and browser PDF viewers handle form fields differently, so the printed page always works. Print extra copies of any page you fill up. Printed pages keep a wider left margin for hole-punching.

The 3-color key
Red = unnecessary auto-charges (square). Yellow = negotiable bills (triangle). Green = essential costs (circle). Every status has a shape and a word, so it reads in black and white.

These worksheets are general educational organizing tools, not personalized financial, tax, legal, credit or investment advice, and they guarantee no result. Examples use US dollars; use your local currency equivalent. Check current contract terms and local rules.

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1 30-Day Money Leak Roadmap

Levels 1–5
10 minutes a day

Track one practical action each day across the five Levels.

How to use this page

Do one 10-minute task a day. Swap days if you need to, but keep the order within each Level. Tick Done when it is finished and note your proof or next step. It is a launch sequence, not a pass/fail challenge.

Day	Level	10-minute action	Done	Proof, result or next step
1	Pre-Mission	Review the last 30 days of bank and credit-card transactions.	☐	
2	Level 1	Label every recurring charge Red, Yellow, or Green.	☐	
3	Level 1	Cancel or pause one forgotten subscription.	☐	
4	Level 1	Audit Apple App Store, Google Play, and PayPal recurring payments.	☐	
5	Level 1	Create a virtual-card firewall for one nonessential subscription.	☐	
6	Level 1	Apply the Streaming Rotation Rule: cancel one streaming service.	☐	
7	Level 1	Calculate your Level 1 monthly and annual savings.	☐	
Level 1 checkpoint · what changed?				
8	Level 2	Gather your internet, mobile, insurance, and utility bill details.	☐	
9	Level 2	Call your internet provider using the retention script (Tool 2).	☐	
10	Level 2	Call your mobile carrier and remove unused add-ons.	☐	
11	Level 2	Call your gym or subscription provider to cancel, pause, or downgrade.	☐	
12	Level 2	Request insurance quotes using identical coverage.	☐	
13	Level 2	Review deductibles, riders, bundling, and telematics options.	☐	
14	Level 2	Complete the utility and phantom-load audit.	☐	
15	Level 2	Calculate your Level 2 monthly and annual savings.	☐	
Level 2 checkpoint · what changed?				

Days 16–30 · If a task takes longer than ten minutes, complete the next practical step and continue.

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1 30-Day Money Leak Roadmap

Levels 1–5
10 minutes a day

Day	Level	10-minute action	Done	Proof, result or next step
16	Level 3	Photograph unit prices for your 10 most-purchased grocery items.	☐	
17	Level 3	Complete the inventory-first fridge, freezer, and pantry audit.	☐	
18	Level 3	Plan three use-it-up meals from food you already own.	☐	
19	Level 3	Swap one name-brand item for a store-brand equivalent.	☐	
20	Level 3	Turn off delivery-app notifications and remove saved payment cards.	☐	
21	Level 3	Build the 15-minute emergency pantry.	☐	
22	Level 3	Calculate your Level 3 monthly and annual savings.	☐	
Level 3 checkpoint · what changed?				
23	Level 4	Delete saved cards from browsers and shopping apps.	☐	
24	Level 4	Turn off one-click ordering and promotional notifications.	☐	
25	Level 4	Create your Pause Vault and apply the 72-hour rule.	☐	
26	Level 4	Calculate your true hourly wage and convert three recent purchases into work hours.	☐	
27	Level 4	List every active BNPL plan and freeze new BNPL use.	☐	
28	Level 4	Start the Debt Snowball on your smallest installment balance.	☐	
Level 4 checkpoint · what changed?				
29	Level 5	Open or identify your four buckets, label each account or pot, and write its purpose beside it. (Full steps: book p. 96.)	☐	
30	Level 5	Set your payday transfers: choose a percentage per bucket, schedule them for payday or the next morning, set Tier 1 ($1,000 or local equivalent) and a 30-day review. (Full steps: book p. 96.)	☐	
Level 5 checkpoint · what changed?				

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1 30-Day Money Leak Roadmap

Levels 1–5
10 minutes a day

01 Level-by-level completion

Level	Tasks planned	Tasks done	Checkpoint date	Biggest win
Pre-Mission: see the leaks	1 (Day 1)			
Level 1: Silent Drain Audit	6 (Days 2–7)			
Level 2: Bill-Slayer Protocol	8 (Days 8–15)			
Level 3: Supermarket & AI Defense	7 (Days 16–22)			
Level 4: Rewiring Your Spending Brain	6 (Days 23–28)			
Level 5: Wealth Shield	2 (Days 29–30)			

02 Running rescue scoreboard *Enter only amounts you have actually secured*

Level	Monthly rescue	Annual rescue (monthly × 12)
Level 1: Silent Drain Audit	$	$
Level 2: Bill-Slayer Protocol	$	$
Level 3: Supermarket & AI Defense	$	$
Level 4: Rewiring Your Spending Brain	$	$
Level 5: Wealth Shield (interest + extra automated amounts)	$	$
GRAND TOTAL	$	$

> **Verified, not guessed**
> A saving counts only after the cancellation or new price is confirmed and your next statement agrees, not when it is flagged or planned. Never count the same dollar twice or a one-time refund.

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03 Weekly review *Ten minutes, once a week*

Week	What worked	What got in the way	Next small step
Week 1			
Week 2			
Week 3			
Week 4			

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2 Recurring-Charge & Subscription Audit

Level 1
Review monthly

List each charge, mark Red / Yellow / Green, and record cancellation proof.

How to use this page

Write down what is actually charged, not what you think should be. For an annual plan, divide by 12 for the monthly equivalent. A cancellation is complete only when you have saved proof and checked your next statement.

RED
Unnecessary auto-charges: cancel, pause, replace or block.

YELLOW
Negotiable bills: keep the service, lower the price or change the plan.

GREEN
Essential costs: keep, track and review periodically.

Charge or service	Amount charged	Billed every	Monthly equivalent	Cost per year	Status: Red, Yellow or Green	Action to take	Renewal or trial end
Forgotten app subscription EXAMPLE	$9.99	Month	$9.99	$119.88	R Y G	Cancel	Proof saved
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
Page 1 total			$	$			

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2 Recurring-Charge & Subscription Audit

Level 1
Review monthly

Continuation · keep going until every recurring charge on your statements is listed.

Charge or service	Amount charged	Billed every	Monthly equivalent	Cost per year	Status: Red, Yellow or Green	Action to take	Renewal or trial end
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
	$		$	$	R Y G		
Page 2 total			$	$			

01 Combined recurring total

Page 1 + page 2

Total monthly equivalent (all pages)

$

Total cost per year (all pages)

$

Annual plan? Divide by 12. Weekly? Multiply by 52, then divide by 12.

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2 Recurring-Charge & Subscription Audit

Level 1
Review monthly

01 Cancellation-proof chain

Requested → confirmation saved → next statement checked

Charge	Cancel requested	Request date	Confirmation saved	Reference number or where saved (no passwords)	Next statement checked on	Charge stopped?
	☐		☐			◯ Yes ◯ No
	☐		☐			◯ Yes ◯ No
	☐		☐			◯ Yes ◯ No
	☐		☐			◯ Yes ◯ No
	☐		☐			◯ Yes ◯ No
	☐		☐			◯ Yes ◯ No

Proof is the finish line

Do not assume every unwanted charge can be stopped instantly. Note any notice period or final amount due, keep the confirmation email or chat transcript, and check the next statement. If a charge continues after you cancelled, contact the provider again with your proof.

02 Level 1 savings scoreboard

Book scoreboard, Level 1

Item	Monthly cost	Action (cancel, rotate, downgrade, free tier)	Monthly savings	Annual savings
Streaming	$		$	$
Unused apps	$		$	$
Cloud storage	$		$	$
AI tools	$		$	$
Delivery memberships	$		$	$
Other recurring charge	$		$	$
MY LEVEL 1 TOTAL			$	$

Annual savings = monthly savings × 12. Do not count a one-time refund as recurring monthly savings. Add Yellow wins from the Call Log (Worksheet 3) to your running total.

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3 Bill-Negotiation Call Log

Level 2
After every call

Compare old and new bills, offers, renewal dates and confirmation numbers.

How to use this page
Before you agree, ask for the complete monthly total and how long the rate lasts. Afterwards, record who you spoke to, the old and new totals and where you saved the confirmation. Enter only what you have secured.

01 Negotiation record

Complete after every call

Provider / bill	Representative + date	Old total	New total	Term / expiry	Confirmation saved?	Monthly savings
Internet EXAMPLE	Rep name · date of call	$80.00	$60.00	12 months; ask price after promo	● Yes ○ No	$20.00
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$
		$	$		○ Yes ○ No	$

Level 2 total

$

Annual savings (monthly total × 12)

$

Use the full term only if the new price lasts 12 months.

Safety note (from the book)
A lower premium is not automatically a better insurance policy. Compare coverage like for like and check eligibility, exclusions, deductibles and local requirements. Never cancel essential coverage until replacement cover is active.

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3 Bill-Negotiation Call Log

Level 2
After every call

Use one card per call. Print extra copies if you are calling several providers.

Call 1

Provider and plan (nickname only, no account number)

Call date and time

Representative name or ID

Script used

☐ Internet / Cable ☐ Mobile ☐ Gym / Subscription ☐ Auto / Home insurance

Current complete monthly total

$

First offer

$

Final offer: new complete monthly total

$

Outcome

☐ Accepted ☐ No change ☐ Call back

Rate lasts until (date)

Price after promotion

$

Change starts on

Verify on the bill dated

Comparable-bill check

☐ Taxes and fees ☐ Equipment and add-ons ☐ Same coverage or speed ☐ Price after promo known

Count the saving only when all four are ticked.

Confirmation number, or where the email or chat is saved

Notes, alternatives and trade-offs

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3 Bill-Negotiation Call Log

Level 2
After every call

Call 2

Provider and plan (nickname only, no account number)

Call date and time

Representative name or ID

Script used

☐ Internet / Cable ☐ Mobile ☐ Gym / Subscription ☐ Auto / Home insurance

Current complete monthly total

$

First offer

$

Final offer: new complete monthly total

$

Outcome

☐ Accepted ☐ No change ☐ Call back

Rate lasts until (date)

Price after promotion

$

Change starts on

Verify on the bill dated

Comparable-bill check

☐ Taxes and fees ☐ Equipment and add-ons ☐ Same coverage or speed ☐ Price after promo known

Count the saving only when all four are ticked.

Confirmation number, or where the email or chat is saved

Notes, alternatives and trade-offs

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4 Grocery Unit-Price & Food-Waste Tracker

Level 3
Each shop + weekly

Compare unit prices, record use-it-up meals and measure food savings.

How to use this page

Compare the same unit (per oz, lb, 100 g, kg, litre or count) before you choose. Divide the price by the size to get the unit price. Count a saving only after you have actually changed what you buy.

01 Unit-price comparison

Your 10 most-purchased items (Day 16)

	Option A: what I usually buy			Option B: store brand or other size				
Item	Price	Size + unit	Unit price	Price	Size + unit	Unit price	Buy	Saved per unit
Rolled oats (illustrative) EXAMPLE	$5.49	42 oz	$0.131	$5.28	48 oz	$0.110	A **B**	$0.021
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$
	$		$	$		$	A B	$

The formula

Unit price = shelf price ÷ package size. Saved per unit = higher unit price − lower unit price. Check ounces against ounces and litres against litres. Day 19: swap one name-brand item for a store-brand equivalent, then keep the receipt as proof.

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4 Grocery Unit-Price & Food-Waste Tracker

Level 3
Each shop + weekly

01 Inventory-first: use-it-up meals *Days 17–18*

Meal idea	Food I already own that it uses	Cook on	Cooked	Shopping avoided
			☐	$
			☐	$
			☐	$
			☐	$

02 Food-waste log *Throw it away? Write it down, no judgment*

Date	What I threw away	Approx. cost	Why (too much, forgot, no plan, leftovers)	Next time I will
		$		
		$		
		$		
		$		
		$		
		$		

Waste cost this week

$

03 Delivery and top-up watch *Day 20*

Date	App or store	Full delivered total	Pickup or home-made alternative	Difference
		$	$	$
		$	$	$
		$	$	$

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4 Grocery Unit-Price & Food-Waste Tracker

Level 3
Each shop + weekly

01 Level 3 savings scoreboard

Enter it after you have actually changed what you do

Grocery leak or change	Previous monthly cost	New monthly cost	Monthly savings	Annual savings
Food waste reduced	$	$	$	$
Delivery orders and fees avoided	$	$	$	$
Store-brand swaps	$	$	$	$
Impulse aisle purchases reduced	$	$	$	$
Convenience foods and top-up trips	$	$	$	$
Other grocery or pantry win	$	$	$	$
LEVEL 3 TOTAL			$	$

How to count

Previous monthly cost − new monthly cost = monthly savings; monthly savings × 12 = annual savings. If a change happens only occasionally, use the average across several weeks rather than multiplying a one-off saving by 12. Do not count the same dollar twice: a delivery saving should not also appear as a food-waste saving.

Planning target, not a promise

A practical Level 3 target for a household with meaningful grocery, delivery or food-waste leakage is $150–$350 per month (the book's planning range). Your result may be lower or higher. Treat it as a planning target, not a promise.

02 Running total: Levels 1–3

Level	Monthly rescue	Annual rescue (× 12)
Level 1: Silent Drain Audit	$	$
Level 2: Bill-Slayer Protocol	$	$
Level 3: Supermarket & AI Defense	$	$
RUNNING TOTAL — LEVELS 1–3	$	$

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5 Pause Vault & 72-Hour Purchase Log

Level 4
At the moment of temptation

Record nonessential wants and revisit them after the cooling-off period.

How to use this page

For any nonessential purchase over $50 (or €50), log it here and wait 72 hours. Then answer four questions. It is a practical personal rule, not a law: you are not saying no forever, you are giving your future self a vote.

01 Your true hourly wage *Hours-of-Life formula*

A. Annual take-home pay		B. Annual commute costs		C. Left for living (A − B)		D. Annual work hours (about 2,000)		True hourly wage (C ÷ D)
$	−	$	=	$	÷		=	$

After 72 hours, ask four questions

Do I still want it? Can I afford it without BNPL or credit-card debt? Does it solve a real problem, or am I chasing a feeling? Would I buy it again today at full price? If all four answers are yes, buy it on purpose and enjoy it. If not, leave it in the vault. Hours of work = price ÷ true hourly wage.

02 Vault entries *Detailed cards; quick list on the next page*

Vault entry 1

Item and retailer (no private checkout links)

Price incl. shipping and tax $

Date I wanted it

Revisit date (72 hours later)

Why I want it

What problem it solves

What I would give up to buy it

72-hour clock

☐ Day 1 ☐ Day 2 ☐ Day 3

After 72 hours, tick each "yes"

☐ Still want it

☐ Solves a real problem

☐ Afford it without BNPL or card debt

☐ Would buy it at full price today

Decision

☐ Buy on purpose ☐ Leave in vault

Hours of work

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5 Pause Vault & 72-Hour Purchase Log

Level 4
At the moment of temptation

Vault entry 2

Item and retailer (no private checkout links)

Price incl. shipping and tax

$

Date I wanted it

Revisit date (72 hours later)

Why I want it

What problem it solves

What I would give up to buy it

72-hour clock

☐ Day 1 ☐ Day 2 ☐ Day 3

After 72 hours, tick each "yes"

☐ Still want it

☐ Solves a real problem

☐ Afford it without BNPL or card debt

☐ Would buy it at full price today

Decision

☐ Buy on purpose ☐ Leave in vault

Hours of work

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5 Pause Vault & 72-Hour Purchase Log

Level 4
At the moment of temptation

01 Quick vault list

Wants over $50 (or €50) that are not essentials

Item and link	Price	Date wanted	Why I want it / problem it solves	Revisit after (72 hours)	All four answers yes?	Buy / Leave
Late-night lamp EXAMPLE	$87.99	Nov 18	Only 3 left!	Nov 21	Wait	B **L**
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L
	$				☐	B L

Total price of wants vaulted $

02 Month review

Wants placed in the vault

Left in the vault (avoided spend) $

Bought on purpose after 72 hours $

"Avoided spend" is not income and not a guaranteed saving. It is a record of choices you made on purpose. Level 4 savings count only when you have actually changed a recurring habit.

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6 BNPL & Debt Snowball Tracker

Level 4
Update every statement

List balances, due dates and repayment order; monitor new borrowing.

How to use this page
List every active plan: Klarna, Affirm, Afterpay, PayPal Pay Later, Sezzle, Zip, Apple Pay installments or a retailer plan. Treat each balance as debt. Add every remaining installment, not just the next payment, and write "unknown" rather than guessing a fee.

01 Debt inventory

One row per plan

Merchant or provider	Total balance left	Payment	How often	Next due date	Autopay?	Late fee	Payments left	Snowball order
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
	$	$			◯ Yes ◯ No	$		
True total owed	$							

02 Stacking check

Look at this before taking on anything new

Active plans (count)

Due dates in the next 30 days

Payments due in the next 30 days

$

New BNPL plan this month?

☐ Yes ☐ No

Freeze and protect
Freeze new BNPL use: remove BNPL options from shopping apps and browsers, and do not open a new plan until every existing one is paid. Protect essentials first: rent, utilities, food, transportation and minimum debt payments come before discretionary installments.

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6 BNPL & Debt Snowball Tracker

Level 4
Update every statement

01 Debt Snowball order *Smallest balance first*

Order	Plan	Balance	Minimum	Extra dollars	Target payoff date	Paid off
1		$	$	$		☐
2		$	$	$		☐
3		$	$	$		☐
4		$	$	$		☐
5		$	$	$		☐
6		$	$	$		☐

How the snowball works

Pay the minimum on every active plan, then put every extra dollar toward the smallest balance first. When a plan is gone, roll its payment into the next-smallest balance. If a plan charges steep late fees, treat them like interest and consider tackling it sooner.

02 Payment log

Date	Plan	Amount paid	Balance after	Note
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	

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03 Freeze and review checklist

- [ ] Removed BNPL from shopping apps and browsers
- [ ] Calendar reminder set for every due date
- [ ] No new plan until every plan is paid
- [ ] Essentials paid first

Next review date

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7 Four-Bucket Payday & Emergency Shield Planner

Level 5
Set up once, then each payday

Set account purposes, payday transfers and Tier 1–3 emergency milestones.

> **How to use this page**
> Start with percentages you can sustain, not ideal ones. Automate the split within 24 hours of every payday, and keep a buffer in checking so transfers never overdraw. The ranges are starting points, not rules.

01 Monthly take-home

Monthly net income (after payroll deductions)

$

Checking buffer I keep

$

I am paid

☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Irregular

02 Four-bucket split *Starting percentages, not rigid rules*

Bucket	Purpose	Where it lives	Starting split	My %	Monthly $
1. Fixed Survival Bills	Rent or mortgage, utilities, insurance, phone, internet, minimum debt payments	Main checking account	50–60%	%	$
2. 2027 Emergency Shield	Job disruption, car repairs, medical bills, urgent home repairs	High-yield savings account	10–20%	%	$
3. Future Wealth / Debt Payoff	Retirement, investing, debt payoff beyond minimums, long-term goals	Retirement, brokerage or debt-payment account	10–20%	%	$
4. Guilt-Free Spending	Dining out, hobbies, gifts, travel, entertainment, personal treats	Separate checking account or debit card	10–20%	%	$
			Total (must be 100% and equal net income)	%	$

> **Adjust to reality**
> Example from the book: $4,000 monthly net income at 60 / 15 / 15 / 10 gives $2,400 / $600 / $600 / $400. If fixed bills eat 70% of your income, start with 70 / 10 / 10 / 10 and build from there. If you have high-interest debt, lean Bucket 3 toward payoff and keep Bucket 2 at the low end until Tier 1.

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03 Rescued cash routing *Money freed by Levels 1–4*

Rescued per month (Levels 1–4)	→ Emergency Shield	→ Debt payoff or investing	→ Guilt-Free Spending
$	$	$	$

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7 Four-Bucket Payday & Emergency Shield Planner

Level 5
Set up once, then each payday

01 Essential monthly expenses *Survival, not every convenience*

Expense	Monthly amount
Rent or mortgage	$
Utilities	$
Groceries	$
Transportation	$
Insurance	$
Minimum debt payments	$
Phone and internet	$
Childcare or other essentials	$
My essential monthly expenses	$

02 Emergency Shield ladder *Build it one tier at a time*

Tier	Target	Suggested timeline	My target	Saved so far	Gap (target −saved)	Reached on
Tier 1: Mini-Shield	$1,000 (or a locally appropriate equivalent)	45 days	$	$	$	
Tier 2: One-Month Buffer	One month of essential expenses	3 to 6 months	$	$	$	
Tier 3: Full Shield	3 to 6 months of essential expenses	6 to 18 months	$	$	$	

Tier 3 low end (essentials × 3)

$

Tier 3 high end (essentials × 6)

$

I send the Shield each month

$

30-day review date

Months to a tier = gap ÷ monthly Shield amount. If you are self-employed, have children or work in an unstable industry, consider aiming for the high end of Tier 3. These targets are milestones, not a guarantee that any amount is enough for every household.

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03 Payday transfer record

Automate within 24 hours of every payday

Pay date	Net pay	Fixed Bills	Emergency Shield	Future / Debt	Guilt-Free	Automated in 24 h
	$	$	$	$	$	☐
	$	$	$	$	$	☐
	$	$	$	$	$	☐
	$	$	$	$	$	☐
	$	$	$	$	$	☐

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