WHAT HAPPENS EVERY PAYDAY

Your SpendFirst Money Flow

SpendFirst

Your paycheck lands in your main checking account. Three questions get answered. Same three moves, every time you get paid.

YOUR PAYCHECK LANDS in your main checking account

↓

1 SPENDFIXED STAYS

What needs to stay for SpendFixed?

The bills that clear between now and your next payday. Your list is sorted by due date, so you know exactly how much this paycheck needs to keep.

Stays in: main checking

2 SPENDFREELY MOVES

What needs to move for SpendFreely?

Groceries, gas, household stuff. One set transfer into your SpendFreely account, meant to last until the next payday.

Moves to: SpendFreely account

3 SPENDFUTURE GETS SET ASIDE

What needs to be set aside for SpendFuture?

The things that don't happen every month but will absolutely happen. A set amount moves to savings and builds up in the background.

Set aside in: SpendFuture savings

WHAT REMAINS = AMOUNTLEFT

After all three are accounted for, something remains. That's your AmountLeft. It's not your bank balance. It's what's genuinely available after everything this paycheck needs to do, whether it has cleared yet or not.

ONCE IT'S RUNNING

So how do you know if you can buy it?

AN EVERYDAY THING?

Check SpendFreely.

If the money is in this account, it's there to be spent on life. No mental math. Some pay periods cost less and a little cushion builds up.

SOMETHING YOU SAVED FOR?

Check your SpendFuture bucket.

Car repair, plane tickets, a clothing run. If the money is in that bucket, it's already set aside for exactly this.

SOMETHING YOU DIDN'T PLAN FOR?

That's what AmountLeft is for.

It's the number that changes how you make every money decision, not just this one. The whole story is in the book.

SPENDFIRST.COM/BOOK

MY SETUP

Fill this in once and keep it where you plan. It's your payday checklist.

Main checking (SpendFixed)

Bank / account: _____

My paydays: _____

My SpendFreely account

Bank / account: _____

I move each payday: $ _____

My SpendFuture savings

Bank / account: _____

I set aside each payday: $ _____

Next: Plan a real paycheck with your numbers at **SpendFirst.com/first-paycheck**