

PAY YOURSELF FIRST

Name: _____

Date: _____

STEP 1: KNOW YOUR NUMBERS

Fill in your average monthly

NET INCOME

(Take-home pay).

- Job A Net: \$ _____
- Job B Net: \$ _____
- Other Income: \$ _____
- **TOTAL NET INCOME:** \$ _____

STEP 2: CALCULATE YOUR TARGET

Multiply your Total Net Income by 0.10 (10%).

- **Monthly Savings Goal:** \$ _____

STEP 3: THE AUTOMATION SETUP

Go to your bank's website/app. Do this now.

- ☐ Opened a separate Savings Account (HYSA recommended).
- ☐ Set up Automatic Transfer from Checking to Savings.
- ☐ Transfer Amount: \$ _____
- ☐ Transfer Date: _____ (Choose a day after payday).

STEP 4: THE SPENDING ADJUSTMENT

Look at last month's spending. Find \$ _____ (Your Savings Goal) to cut.

Expense Category	Current Spend	New Target	Amount Saved
Dining Out / Coffee	\$ _____	\$ _____	\$ _____
Subscriptions	\$ _____	\$ _____	\$ _____
Shopping / Impulse	\$ _____	\$ _____	\$ _____
Groceries (Optimize)	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
TOTAL SAVINGS FOUND			\$ _____

Does Total Savings Found match your Monthly Savings Goal?

- ☐ Yes
- ☐ No (Adjust further or start with a lower percentage, e.g., 5%, and increase next month).

STEP 5: COMMITMENT

"I, _____, commit to paying myself first for the next 12 months. I understand that this money is not for spending; it is for my future freedom."

Signature: _____

MASTER YOUR SPENDING

Month: _____

Net Income: \$ _____

STEP 1: INCOME

Source	Amount
Job A	\$ _____
Job B	\$ _____
Other	\$ _____
TOTAL INCOME	\$ _____

STEP 2: NEEDS (MUST-HAVES)

Category	Budgeted Amount	Actual Spent
Rent/Mortgage	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Groceries	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Minimum Debt Payments	\$ _____	\$ _____
TOTAL NEEDS	\$ _____	\$ _____

STEP 3: WANTS (NICE-TO-HAVES)

Category	Budgeted Amount	Actual Spent
Dining Out	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Hobbies/Shopping	\$ _____	\$ _____
Personal Care	\$ _____	\$ _____
TOTAL WANTS	\$ _____	\$ _____

STEP 4: SAVINGS & GOALS

Category	Budgeted Amount	Actual Saved
Emergency Fund	\$ _____	\$ _____
Retirement	\$ _____	\$ _____
Extra Debt Payment	\$ _____	\$ _____
Irregular Expenses	\$ _____	\$ _____
TOTAL SAVINGS	\$ _____	\$ _____

STEP 5: THE BALANCE

- Total Income: \$ _____
- Total Allocated (Needs + Wants + Savings): \$ _____
- **Difference (Should be \$0):** \$ _____

If difference is not zero, adjust categories until it is.

MAKE GOLD MULTIPLY

MODULE 3 WORKSHEET

This worksheet is designed to move you from theory to action. Fill this out by hand or digitally. Keep it visible.

STEP 1: SET YOUR MONTHLY CONTRIBUTION

Look at your budget. What is a realistic amount you can invest every month without sacrificing essential needs? Start small if necessary, but start now.

My Monthly Investment Amount: \$ _____

STEP 2: DEFINE YOUR GOAL

Why are you investing? (e.g., Retirement, Buying a Home, Financial Freedom).

My Primary Goal: _____

STEP 3: THE BROKERAGE CHECKLIST

Complete these steps to set up your engine.

Action Item	Status (Check when done)	Date Completed
1. Researched and selected a reputable brokerage	☐	_____
2. Opened the brokerage account	☐	_____
3. Linked my bank account	☐	_____
4. Set up automatic monthly deposit	☐	_____
5. Researched low-cost broad index funds	☐	_____
6. Selected a fund with Expense Ratio < 0.10%	☐	_____
7. Made my first investment	☐	_____

STEP 4: MY 10-YEAR PROJECTION

Based on your monthly amount, here is a projection table. *Note: Assumes 7% average annual return. Past performance is not indicative of future results.*

Year	Total Invested	Estimated Balance
1	\$ _____	\$ _____
2	\$ _____	\$ _____
3	\$ _____	\$ _____
5	\$ _____	\$ _____
10	\$ _____	\$ _____

(Tip: Use an online compound interest calculator to fill in the "Estimated Balance" column based on your monthly amount.)

STEP 5: COMMITMENT

I understand that investing involves risk, including the possible loss of principal. I understand that historical averages are not guarantees. I commit to staying the course, ignoring short-term noise, and letting time and compounding work for me.

Signed: _____

Date: _____

GUARD IT FROM LOSS

MODULE 4: GUARD IT FROM LOSS WORKSHEET

Name: _____

Date: _____

PART 1: THE ADVICE AUDIT

List every person or source from whom you currently take financial advice.

Source Name	Relationship (Friend, Advisor, Influencer)	Licensed/Fiduciary? (Yes/No)	Last Verified Date
1.			
2.			
3.			
4.			
5.			

ACTION ITEM:

Identify any source that is NOT licensed or verified. Write a plan to stop taking specific investment advice from them or to double-check their advice with a professional.

PART 2: THE "TOO GOOD TO BE TRUE" FILTER

Review your current investments or any new opportunities you are considering.

Investment/Opportunity	Expected Annual Return (%)	Risk Level (Low/Med/High)	Do I understand how it makes money? (Yes/No)
1.			
2.			
3.			
4.			

RED FLAG CHECK:

- Does any investment promise returns significantly higher than 10-12% annually with "low" risk? _____
- Is there pressure to invest immediately? _____

- Is the strategy complex or hard to explain? _____

PART 3: VERIFICATION LOG

If you are considering a new advisor or investment, fill out this log before committing money.

Advisor/Company Name: _____

1. REGULATORY CHECK:

- Search on SEC/FINRA website? (Yes/No)
- Disciplinary History Found? (Yes/No)
- Link to Profile: _____

2. FEE STRUCTURE:

- How do they get paid? (Commission, Flat Fee, % of Assets)
- Are they a Fiduciary? (Yes/No)

3. THE "SLEEP TEST":

- If I invest here, will I sleep well at night? (Yes/No)
- If the answer is No, why? _____

PART 4: PERSONAL RULES FOR WEALTH PROTECTION

Write down 3 personal rules you will follow to protect your money from scams and bad advice.

1. _____
2. _____
3. _____

Signature: _____

OWN YOUR HOME, CUT FIXED COSTS

MODULE 5: OWN YOUR HOME / REDUCE FIXED COSTS WORKSHEET

Name: _____

Date: _____

PART 1: CURRENT HOUSING COST AUDIT

List all monthly housing-related expenses.

Expense Category	Monthly Amount (\$)	Notes
Mortgage / Rent		
Property Taxes		(If renting, usually included)
Homeowners / Renters Insurance		
HOA Fees		
Utilities (Water, Gas, Electric, Trash)		
Maintenance Estimate (1% of value / 12)		(If renting, set to \$0)
Total Monthly Housing Cost	\$ _____	

Your Gross Monthly Income: \$ _____

Housing Ratio: (Total Housing Cost / Gross Income) = _____ %

Target: < 30%

PART 2: RENT VS. BUY COMPARISON

Fill out this comparison for your current situation or a potential move.

Feature	Renting	Buying
Monthly Payment	\$ _____	\$ _____
Upfront Cash Needed	\$ _____	\$ _____
Maintenance Responsibility	Landlord	You
Flexibility to Move	High	Low
Tax Deductions	None	Possible (Consult Pro)
Equity Build-Up	None	Yes
Risk of Price Drop	Low	High

DECISION FACTORS:

1. How long do you plan to stay in this location? _____ years.
2. Do you prefer stability or flexibility? _____
3. Do you have enough cash for a down payment AND an emergency fund? (Yes/No)

PART 3: DOWNSIZE POTENTIAL

If you currently own a home, analyze if a smaller home could save you money.

Current Home Value: \$ _____

Current Monthly Cost: \$ _____

Potential Smaller Home Value: \$ _____

Estimated Monthly Cost for Smaller Home: \$ _____

Monthly Savings: \$ _____

Annual Savings: \$ _____

Question: Would you be happy living in the smaller home? (Yes/No)

If Yes, what would you do with the savings?

PART 4: ACTION PLAN

1. If you are House Poor (>30% housing cost):

- * Plan to downsize or refinance? _____
- * Timeline: _____

2. If you are Renting:

- * Do you have a plan to invest the difference between rent and potential mortgage?
 - Investment Amount: \$ _____
 - Account: _____

3. If you are Buying:

- * Have you budgeted for maintenance? (Yes/No)
- * Maintenance Fund Balance: \$ _____

Signature: _____

INSURE YOUR FUTURE INCOME

MODULE 6: INSURE YOUR FUTURE INCOME WORKSHEET

Name: _____

Date: _____

PART 1: ESSENTIAL EXPENSE CALCULATION

List your monthly non-negotiable expenses.

Expense	Monthly Amount (\$)
Rent / Mortgage	
Utilities	
Groceries	
Transportation	
Insurance (Health/Car)	
Minimum Debt Payments	
Other Essentials	
Total Essential Expenses	\$ _____

PART 2: EMERGENCY FUND GOAL

Target: 3 Months of Essential Expenses.

Calculation: Total Essential Expenses x 3 = \$ _____

Current Emergency Fund Balance: \$ _____

Shortfall: \$ _____

MONTHLY CONTRIBUTION PLAN:

- How much can you save per month? \$ _____
- Estimated months to reach goal: _____

PART 3: INSURANCE AUDIT

Type	Do I Have It? (Y/N)	Provider	Coverage Amount	Notes
Health Insurance				
Disability Insurance				(Short-term/Long-term)
Life Insurance				(Term/Whole)
Car Insurance				
Home/Renters Ins.				

ACTION ITEMS:

1. If you lack disability insurance, research options.
2. If you have dependents and no life insurance, get a quote for Term Life.
3. Check your beneficiary designations on all accounts.

PART 4: RETIREMENT MATCH CHECK

Employer 401(k) Match: _____

(e.g., "50% up to 6% of salary")

Current Contribution Rate: _____ %

Required Rate for Full Match: _____ %

Are you getting the full match? (Yes/No)

If No, increase contribution to: _____ %

PART 5: ACTION PLAN

1. **Open/Top Up Emergency Fund:** Transfer \$ _____ this month.
2. **Adjust 401(k):** Change contribution to _____ %.
3. **Review Insurance:** Schedule appointment with agent or review online.

Signature: _____

GROW YOUR EARNING POWER

1. CURRENT BASELINE

- Current Annual Income: \$ _____
- Current Monthly Income: \$ _____

2. SKILL INVESTMENT OPTIONS

Skill Name	Cost (\$)	Time (Hours)	Est. Salary % Increase
1.			%
2.			%
3.			%

3. THE ONE I PICK

- Selected Skill: _____
- Total Cost: \$ _____ | Total Time: _____ Hours

4. 90-DAY LEARNING SCHEDULE

Month	Weekly Goal	Milestone
Month 1		
Month 2		
Month 3		

5. THE RAISE ASK

- Target Salary: \$ _____
- Key Achievement to Highlight: _____

6. SIDE INCOME LAUNCH

- Idea: _____
- First \$100 Target Date: _____
- First Step to Take: _____

Commitment

I commit to investing in my mind today for tomorrow's wealth.

Signature: _____ Date: _____

GET OUT OF DEBT THE BABYLON WAY

Name: _____

Date: _____

Monthly Take-Home Pay: \$ _____

PART 1: MY DEBT INVENTORY

List every debt you owe. Do not omit any.

Creditor Name	Total Balance	APR (%)	Minimum Payment
1.	\$	%	\$
2.	\$	%	\$
3.	\$	%	\$
4.	\$	%	\$
5.	\$	%	\$
TOTAL DEBT	\$		

PART 2: THE 70/20/10 ALLOCATION

Calculate your monthly funds based on your Take-Home Pay above.

- **70% Living Expenses:** \$ _____
(Rent, Food, Utilities, Transport)
- **20% Debt Payoff Fund:** \$ _____
(This is your War Chest)
- **10% Savings (Future Fund):** \$ _____
(Emergency Fund)

PART 3: THE PROPORTIONAL SPLIT

Calculate how much of your 20% fund goes to each creditor.

FORMULA:

$(\text{Your Debt} / \text{Total Debt}) \times 20\% \text{ Fund} = \text{Payment Amount}$

Creditor	% of Total Debt	Payment Amount (20% Fund)
1.	%	\$
2.	%	\$
3.	%	\$
4.	%	\$
5.	%	\$
TOTAL	100%	\$

PART 4: PAYOFF ORDER CHOICE

Select your approach for the next 12 months:

- ☐ **Proportional (Babylonian):** Pay all debts a share every month.
- ☐ **Snowball:** Focus on smallest balance first (after proportional start).
- ☐ **Avalanche:** Focus on highest interest first (after proportional start).

My Choice: _____

PART 5: 12-MONTH TRACKER

Mark when you send your payment. Adjust amounts if income changes.

Month	Date Sent	Visa/Debt 1	Debt 2	Debt 3	Remaining Balance
Jan					\$
Feb					\$
Mar					\$
Apr					\$
May					\$
Jun					\$
Jul					\$
Aug					\$
Sep					\$
Oct					\$
Nov					\$
Dec					\$

PART 6: CELEBRATION MILESTONES

Plan rewards for yourself when you hit these goals:

- ☐ Debt reduced by 25%: _____
- ☐ Debt reduced by 50%: _____
- ☐ Debt reduced by 75%: _____
- ☐ DEBT FREE!: _____

PART 7: COMMITMENT

I, _____, promise to follow the 70/20/10 rule. I will not add new debt. I will pay my creditors proportionally. I will save 10% of my income. I am taking control of my future.

Signature: _____

Date: _____