YOUR PERSONAL ACTION BOOK

Money Runway in 30 Days

Build a one-month cash cushion before panic makes the decisions.

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THE BIG PICTURE

Your 90 days at a glance

Every goal and its checkpoints on one timeline — so you can see how the next 90 days fit together, not as separate plans.

DAY 30

Wealth. Named a runway target and opened a dedicated buffer account or envelope

Wealth. Mapped exactly where last month's money went

DAY 60

Wealth. Funded at least one week of essential costs into the buffer

Wealth. Automatic payday transfer running for one full cycle

DAY 90

Wealth. Held a full 30-day essential-cost runway without raiding it for wants

Wealth. Hit the savings target for one full month

> MID-POINT CHECK-IN · AROUND DAY 45
>
> Halfway through, take five minutes and answer these honestly:
>
> 1. **What’s actually working?** Do more of it.
> 2. **What’s not?** Shrink it until it’s easy, or drop it.
> 3. **What’s the one thing** you’ll fix for the second half?

WEALTH

Build a 30-day money runway

Create a visible cash cushion and a spend plan that survives one hard month.

THE CHALLENGE

I need a money runway in the next 30 days

WHY IT MATTERS

A short runway turns panic into options — and options into better decisions.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Named a runway target and opened a dedicated buffer account or envelope.
Month 2–3	Turn the routine into a result you can point to, working toward: Held a full 30-day essential-cost runway without raiding it for wants.

MILESTONES

- DAY 30 Named a runway target and opened a dedicated buffer account or envelope
- DAY 60 Funded at least one week of essential costs into the buffer
- DAY 90 Held a full 30-day essential-cost runway without raiding it for wants

KEYSTONE HABITS

Payday runway transfer

When income lands, I will move the runway amount before any discretionary spend.

Essential-only check

Before any non-essential purchase, I will ask if it delays the runway target.

YOUR FIRST ACTIONS

- [ ] **Calculate essential 30-day cost**
  Add rent/mortgage, food, utilities, transport, minimum debt — nothing else.

- [ ] **Open or name the buffer**
  A separate account or envelope labeled runway so the money has a job.

- [ ] **Cut one leak this week**
  Cancel or pause one spend that does not fund essentials, and route it to runway.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Payday runway transfer

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Essential-only check

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IF-THEN PLAN

When there's nothing left to save**, then** I fund even one day of essentials this week to get off zero.

When income feels uncertain**, then** I protect essentials first and pause every non-essential until runway hits target.

When money disappears mid-month**, then** I move the runway transfer the morning income lands.

WEALTH

Build an automatic savings habit

Save a fixed amount every month without relying on willpower.

THE CHALLENGE

I earn fine but save nothing

WHY IT MATTERS

Savings buys options and removes the low-grade money anxiety.

HOW THE PLAN UNFOLDS

Week 1	Do your first actions and start your keystone habits. The only goal this week is to begin.
Weeks 2–4	Make the routine automatic and repeatable, working toward: Mapped exactly where last month's money went.
Month 2–3	Turn the routine into a result you can point to, working toward: Hit the savings target for one full month.

MILESTONES

- **DAY 30** Mapped exactly where last month's money went
- **DAY 60** Automatic payday transfer running for one full cycle
- **DAY 90** Hit the savings target for one full month

KEYSTONE HABITS

Weekly money check-in

Every Sunday evening, I will review my spending for 5 minutes.

Pause before non-essential buys

Before any purchase over $50, I will wait 24 hours before deciding.

YOUR FIRST ACTIONS

- [ ] **Automate a payday transfer**
  Set a standing transfer to savings the day income lands.
- [ ] **Track one month of spending**
  Categorize every expense for 30 days to see the real picture.

- [ ] **Cut one recurring drain**
  Cancel a subscription or habit you won't miss and redirect it to savings.

TRACK IT · FIRST TWO WEEKS

Check a box each day you do the habit. Copy it for the weeks after.

Weekly money check-in

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Pause before non-essential buys

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IF-THEN PLAN

When money disappears mid-month**, then** I move savings on payday so it's gone before I can spend it.

When I get a raise or windfall**, then** I increase the savings transfer first, then adjust spending.

When I'm not sure what I spent**, then** I do a 5-minute review and log it before the week ends.