

Get Good with Money

by Tiffany Aliche

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

- ⁰¹ **Write your first Budgetnista budget**

Open a spreadsheet or notebook. List your monthly take-home income. List every expense - fixed and variable. Subtract. The number you see is the beginning of your financial wholeness. No app required.

MON TUE WED THU FRI SAT SUN

- ⁰² **Build a \$1,000 emergency starter fund**

Before tackling debt aggressively, build a small emergency buffer. \$1,000 prevents the cycle of borrowing to cover unexpected costs. Open a separate savings account and automate \$50-\$100/month until you reach it. Then don't touch it.

MON TUE WED THU FRI SAT SUN

- ⁰³ **Pull your free credit report this week**

Visit AnnualCreditReport.com. Pull your report from all three bureaus: Equifax, Experian, and TransUnion. Review for errors - they're more common than you think. Dispute anything inaccurate. You cannot fix what you haven't seen.

MON TUE WED THU FRI SAT SUN

- ⁰⁴ **Write down every debt you owe**

List each debt: creditor, current balance, interest rate, minimum monthly payment. No judgment - just data. This single act transforms a vague financial anxiety into a solvable math problem. Then rank by interest rate and make a plan.

MON TUE WED THU FRI SAT SUN

- ⁰⁵ **Open an investment account this month**

If you don't have a retirement account, open a Roth IRA with any major broker (Fidelity, Vanguard, Schwab). Contribute any amount - even \$25. The habit matters more than the amount. You can't go back and reclaim the years you didn't start.