

Manage Your Money Like a F*cking Grown-Up

by Sam Beckbessinger

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 **Track every dollar for 30 days**

Ursula: not to judge, just to see. Where does your money actually go? This question alone changes behavior.

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⁰² **Define your financial values**

Ursula: write down the 3 things money is for, in your life, specifically. Everything else is negotiable.

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⁰³ **Automate one savings transfer today**

Ursula: automate savings on payday. Make it invisible. This single action changes savings rates without requiring willpower.

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⁰⁴ **Make one financial decision without emotion**

Ursula: next financial decision, before you act, wait 24 hours. Financial decisions made in emotion are almost always regretted.

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⁰⁵ **Audit your subscriptions**

Ursula: list every recurring charge. Cancel three. The money freed up compounds faster than most investments.

MON TUE WED THU FRI SAT SUN

⁰⁶ **Build a one-month emergency fund**

Ursula: \$1,000 in an accessible account. Not invested. Accessible. This is the first floor of financial independence.