

# Money: A User's Guide

by Laura Whateley

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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

- <sup>01</sup> **The Subscription Audit**

Go through every recurring payment - subscriptions, memberships, automatic charges. For each: do I use this? Would I buy it again today? If no to either, cancel it.

MON TUE WED THU FRI SAT SUN

- <sup>02</sup> **Calculate Your Real Hourly Wage**

Divide your after-tax income by your actual working hours - including commute, after-hours email, and prep. Most people are earning significantly less than their salary suggests.

MON TUE WED THU FRI SAT SUN

- <sup>03</sup> **The 24-Hour Rule for Purchases Over \$100**

Any purchase over \$100 must sit for 24 hours before buying. Most of the impulse dies in that window. The ones that survive are usually worth buying.

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- <sup>04</sup> **Automate Your Savings Before the Spend**

Set up automatic transfers to savings and investments that happen on payday - before you see the money. Pay yourself first. What you don't see, you won't spend.

MON TUE WED THU FRI SAT SUN

- <sup>05</sup> **Track Your Spending for One Month**

Track every dollar spent for 30 days - including the small ones. Most people are shocked by where the money actually goes vs. where they think it goes.

MON TUE WED THU FRI SAT SUN

- <sup>06</sup> **Know Your Debt Interest Rates**

List every debt you have, with its interest rate. Order them highest to lowest. The highest-rate debt is your priority - mathematically and psychologically.