

The 5-minute paycheck split

Take-home pay. Named life funds. Then you spend.

Not tax advice. Not a CPA. A spending plan, not a tax plan.

Money "disappears" when it does not have a name. Start with take-home (the number that hits your bank, not gross). Give it four jobs. Move it. That's it.

NAME YOUR LIFE FUNDS

FUND 1

Rent

Housing first. Fold utilities in if they leave with rent.

FUND 2

Food

Groceries plus the meals you actually buy when you're tired.

FUND 3

Sinking

The not-monthly pile: car, gifts, travel, insurance, vet.

FUND 4

Leftover

Fun, buffer, extra savings. Leftover is allowed. That's the point.

FIVE MINUTES

- 1 Write take-home.** Open your last deposit. That's the number. One paycheck, not the year.
- 2 Fill rent.** Housing gets named first. If leftover later goes negative, rent still stays filled.
- 3 Fill food.** Use a real number, not a hopeful one. Include the tired-night takeout.
- 4 Park sinking.** A little every paycheck so annual bills do not ambush you.
- 5 Name leftover.** Whatever is left is leftover. Fun is a job. So is a buffer. Move the money before you spend it.

IF LEFTOVER GOES NEGATIVE

Food and sinking can flex. Rent stays filled. That's the order. Cut the unnamed spending, not the roof.

That's the whole system. Named money stays. Unnamed money leaves.

Want this as Google Sheets and Excel with the funds already named? The Paycheck Money System is \$24 at jasminemoneyfriend.gumroad.com. Not tax advice.