

GETTING STARTED GUIDE

Your first 30 minutes using the Everyday Wealth Budget Toolkit

STEP
1

COMPLETE YOUR BUDGET PLANNER

-  Income
-  Expenses
-  Identify surplus or deficit





★ **Any budget is better than none.**

Target: Spend 10–15 minutes getting a first draft completed.




STEP
2

BUILD YOUR ACCOUNT STRUCTURE

-  Main Cash Hub
-  Personal Spending Account(s)
-  Main Spending Account
-  Savings Account






 Create a system that makes money decisions easier.




STEP
3

APPLY THE CASH FLOW FRAMEWORK

-  Reduce personal debt
-  Build emergency savings
-  Choose long term priorities



 Target around 3 months expenses.

Examples:

- Super contributions
- Extra home loan repayments
- Long term investing




DONE

REVIEW QUARTERLY
and adjust as life changes.



There is no perfect system.
The goal is progress and intentional decisions.