

Why Your Paycheck Disappears

It's not because you spend too much. It's because your money has no instructions.

Here's the system that fixes it.

The Problem	You get paid. You feel good for maybe two days. Then you check your account and wonder where it went. The problem isn't how much you make — people earning good incomes still feel broke between paychecks. Your money hits your account with no instructions, so it finds its own way out.
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Where Your Money Actually Goes

■ Fixed expenses	Rent, car, phone, insurance. Leave first — whether you're ready or not.
■ Subscriptions	Streaming, apps, memberships, gym you don't use. Most people spend \$150–\$300/month here without realizing it.
■ Convenience spending	Delivery fees, last-minute meals, small purchases that add up. The silent budget killers.
■ What's left for savings	Usually nothing. Savings never happens because there's never anything left to save.

The Shift	Most people save whatever is left after spending. But if there's always something to spend on, there's never anything left. Pay yourself first — automate a savings transfer on payday before anything else goes out. Even \$50. Make it non-negotiable.
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A Starting Framework: The 50/30/20 Rule

<p>50%</p> <p>Needs</p> <p>Rent, car, phone, groceries. Everything you genuinely can't cut.</p>	<p>30%</p> <p>Wants</p> <p>Dining, entertainment, subscriptions. Enjoyable but flexible.</p>	<p>20%</p> <p>Savings & Debt</p> <p>Emergency fund, debt paydown, investments. Automate this first.</p>
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Three things to do this week.

<p>1</p> <p>Track your spending for 30 days.</p> <p>Every dollar. Use your bank app or Monarch Money. See where it goes — without judgment.</p>	<p>2</p> <p>Find your top 3 spending leaks.</p> <p>Look at the last 30 days. What surprised you? That's where you start.</p>	<p>3</p> <p>Set one automatic savings transfer.</p> <p>Pick an amount — even \$25 — scheduled for your next payday.</p>
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<p>Ready to build a plan around your real numbers?</p>	<p>Come curious. Leave with clarity.</p>	<p>Book Your Free Consult →</p>
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