

The Money Clarity Workbook

Know your numbers. Build a cushion. Grow steadily.

01	Know your numbers	✓
02	Plan your spending	✓
03	Build a starter cushion	✓
04	Make a debt plan	✓
05	Grow your income honestly	✓
06	Investing basics	✓
07	A 30-day plan	✓

START HERE

Before You Begin

There is no secret blueprint. Most money progress comes from a few plain habits repeated for a long time. This workbook helps you see your numbers clearly and take the next sensible step.

How to use it

- Print it or copy the tables into a notebook or spreadsheet.
- Do one step at a time. Each takes about 20 to 60 minutes.
- Use real numbers, even if they're uncomfortable. Clarity is the goal, not perfection.
- Come back every month and update your numbers.

What's inside

STEP	TOPIC	YOU'LL FINISH WITH
01	Know your numbers	A one-page net worth snapshot
02	Plan your spending	A simple monthly plan
03	Starter cushion	A first emergency savings goal
04	Debt plan	An order for paying debts down
05	Grow income honestly	One realistic income idea, plus scam red flags
06	Investing basics	The usual order of steps and key terms
07	30-day plan	A checklist to put it all into action

A QUICK NOTE

This workbook shares general money basics, not personal financial advice. Use what fits your situation, and for big decisions about investing, taxes or serious debt, a qualified professional can help.

STEP 01

Know Your Numbers

You can't plan what you can't see. Start with a snapshot: what you own, what you owe, and the difference.

Net worth snapshot

List every account and debt with today's balance. Net worth = total assets minus total debts. It's fine if the number is negative right now; many people start there.

WHAT YOU OWN (ASSETS)	BALANCE
Checking account(s)	
Savings account(s)	
Retirement accounts	
Other investments	
Car (realistic resale value)	
Other	
TOTAL ASSETS	

WHAT YOU OWE (DEBTS)	BALANCE	INTEREST RATE	MIN. PAYMENT
Credit card(s)			
Car loan			
Student loan(s)			
Other loans			
TOTAL DEBTS			

FREE TOOL

You can check your credit reports for free at AnnualCreditReport.com, the official site for free reports from the three major credit bureaus. Check for errors and accounts you don't recognize.

STEP 02

Plan Your Spending

A spending plan isn't about cutting everything you enjoy. It's about making sure your money goes where you actually want it to go.

The three-column review

Look at the last 30 to 60 days of bank and card statements. Put each expense into one of three columns:

COLUMN	WHAT GOES HERE	EXAMPLES
Essentials	Things you need to live and work	Rent, groceries, utilities, insurance, transport
Intentional	Things you chose on purpose and value	A hobby, a trip, gifts, classes
Unnoticed	Spending you'd stop if you noticed it	Forgotten subscriptions, fees, impulse buys

The Unnoticed column is usually the easiest place to free up money without feeling deprived.

A simple starting split

A common rule of thumb is **50/30/20**: about 50% of take-home pay for needs, 30% for wants and 20% for savings and extra debt payments. It's a starting point, not a rule. If your rent is high, your split will look different, and that's okay.

MONTHLY PLAN	PLANNED	ACTUAL
Take-home income		
Essentials		
Intentional spending		
Savings		
Extra debt payments		
Left over (should be 0 or more)		

STEP 03

Build a Starter Cushion

An emergency fund keeps a surprise bill from turning into new debt. Start small; the habit matters more than the amount.

A step-by-step target

STAGE	TARGET	WHY
Starter	A small first goal, like \$500 to \$1,000	Covers many common surprises: a car repair, a co-pay
Steady	One month of essential expenses	Gives breathing room if income drops
Full	Often 3 to 6 months of essentials	A common guideline; more if income is irregular

Make it easier

- Keep it in a separate savings account so it's not mixed with spending money.
- Set up an automatic transfer on payday, even a small amount.
- Many online banks offer higher-yield savings accounts. Check that the bank is FDIC-insured (or NCUA-insured for credit unions).
- Use it only for true emergencies, then refill it.

MY CUSHION	AMOUNT
My starter goal	
Automatic transfer per paycheck	
Date I'll reach my starter goal	

STEP 04

Make a Debt Plan

Debt feels lighter once it has a plan. Pay the minimum on everything, then put any extra toward one debt at a time.

METHOD	HOW IT WORKS	GOOD FOR
Avalanche	Extra money goes to the highest interest rate first	Paying the least interest overall
Snowball	Extra money goes to the smallest balance first	Quick wins that keep you motivated

Both work. The best method is the one you'll stick with.

My payoff order

ORDER	DEBT	BALANCE	RATE	EXTRA / MONTH

GOOD TO KNOW

Payday loans, title loans and "debt relief" companies that charge big upfront fees can make things harder. If you're struggling, a nonprofit credit counselor can help you look at options. You can find one through the National Foundation for Credit Counseling (NFCC.org).

STEP 05

Grow Your Income Honestly

Cutting costs has a limit. Earning more doesn't, and small, steady steps add up over time.

LEVER	IDEAS	REALISTIC TIMEFRAME
Your main job	Ask for a raise with evidence, take on new duties, get a certification	Months
A skill on the side	Tutoring, bookkeeping, design, writing, repairs, pet sitting	Weeks to months
Sell what you don't use	Clothes, electronics, furniture	Days to weeks
Benefits you qualify for	Programs, credits and workplace benefits you may not be using	Days to weeks

My one income idea

QUESTION	MY ANSWER
What skill or item could earn extra money?	
Who would pay for it?	
First small step this week	

BENEFITS YOU MAY BE MISSING

Many people leave money on the table in programs, credits and workplace benefits they qualify for. Our own guide [The Benefits You're Missing](#) walks you through where to look.

This is ApexShiftHub's own paid guide.

GOOD TO KNOW: SPOTTING MONEY SCAMS

- Guaranteed returns, or "passive income while you sleep" with no risk
- Paying upfront to "unlock" a system, or being asked to recruit friends
- Requests to pay with crypto, gift cards or wire transfers

If something feels off, check Investor.gov (U.S. SEC) or ConsumerFinance.gov before you pay anything.

STEP 06

Investing Basics

Investing can help money grow over long periods, but all investing carries risk, and values go down as well as up. Here is the order many people follow, plus the key terms.

ORDER	COMMON STEP	NOTE
1	Starter emergency fund	So a surprise doesn't force you to sell or borrow
2	Get any employer match	If your employer matches retirement contributions, the match is extra pay
3	Pay down high-interest debt	Credit card interest is often higher than typical investment returns
4	Use tax-advantaged accounts	Such as a 401(k), 403(b) or IRA, if available to you
5	Keep it simple and diversified	Many people use low-cost, broad index funds

Key terms

- **Index fund:** a fund that tracks a whole market index instead of picking individual stocks. Research such as S&P's SPIVA reports has found that most actively managed funds trail their benchmark index over long periods.
- **Diversification:** spreading money across many investments so one bad result doesn't sink you.
- **Expense ratio:** the yearly fee a fund charges. Lower fees leave more for you.
- **Time horizon:** money you need within a few years generally shouldn't be in stocks.

BEFORE YOU INVEST

Only invest money you won't need soon, avoid anything you don't understand, and check that any adviser is registered (search adviserinfo.sec.gov or BrokerCheck).

STEP 07

Your 30-Day Plan

Four weeks, one focus per week. Tick each item when it's done.

WEEK	ACTION	DONE
WEEK 1: SEE	Fill in the net worth snapshot (Step 01)	
	Pull your free credit reports	
	List every subscription you pay for	
WEEK 2: PLAN	Do the three-column review (Step 02)	
	Write your monthly plan	
	Cancel at least one Unnoticed expense	
WEEK 3: PROTECT	Open or label a separate emergency savings account	
	Set up an automatic transfer	
	Write your debt payoff order (Step 04)	
WEEK 4: GROW	Check whether you're getting any employer match	
	Pick one income idea and take the first step	
	Check for benefits you may qualify for	

Reflect at the end of the month

QUESTION	MY ANSWER
What surprised me about my numbers?	
What's one habit I'll keep?	
My net worth change since Step 01	

KEEP GOING

Next Steps

You've got the basics down. Here's where to go next.

FIND MONEY YOU MAY BE MISSING

The Benefits You're Missing is our short PDF guide to programs, credits and workplace benefits that people often overlook. It's a natural next step after this workbook.

See The Benefits You're Missing →

This is ApexShiftHub's own paid guide.

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