THE FREE COMPANION KIT

The Money Comeback Companion Kit

For readers of Set It, Forget It, Get Rich

- The One-Page Setup Checklist — the whole machine, in build order
- The Four Accounts reference card
- The Quarterly Check-In agenda — all thirty minutes, scripted
- The Net-Worth Log — one line, four times a year
- The Rebuild Tracker — your starting point, plan, and trajectory

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THE ONE-PAGE SETUP CHECKLIST

One quiet afternoon. Then it runs itself.

- [ ] **BEFORE YOU START** *15 min*

Gather: last two pay stubs, one month of bank statements, list of every debt (balance, rate, minimum).
Pick your bank for Bills + Spending, and a different bank (high-yield) for Safety.

- [ ] **STEP 1 — OPEN THE FOUR ACCOUNTS**

Bills (checking) — income lands here; every fixed obligation autopays from here. No card in your wallet.
Spending (checking + the only card you carry) — what's in it is truly free.
Safety (high-yield savings, at a DIFFERENT bank) — the 1-3 day transfer delay is the feature.
Future (401(k) / IRA / brokerage) — money that leaves your present and compounds.

- [ ] **STEP 2 — SET YOUR ONE NUMBER**

Income minus obligations minus Future's percentage minus Safety's drip = your Spending number.
Every dollar that reaches Spending has already survived every claim against it. Spend without explaining.

- [ ] **STEP 3 — BUILD THE FLOWS**

Payday lands in Bills. Next business day, automatic transfers fire: one to Future (pay her first),
one to Spending (your salary from a reliable employer), one to Safety (drip until full, then redirect).

- [ ] **STEP 4 — BILLS ON AUTOPAY**

Every fixed obligation autopays from Bills. Set a small buffer once. Stop watching.

- [ ] **STEP 5 — DEBT ON AUTOPILOT**

Pick your order once: Avalanche (highest rate first — least total interest) or Snowball (smallest
balance first — fastest wins). The right one is the one you'll stop thinking about. Automate the extra payment.

- [ ] **STEP 6 — THE BORING INVESTMENT**

Future buys one broad, boring index fund. Automatically. You do not check it. It bakes best unwatched.

- [ ] **STEP 7 — PROVE IT, THEN FORGET IT**

Watch one full pay cycle run without you. Then book your first Quarterly Check-In (page 4) — and go live your life.

THE FOUR ACCOUNTS — REFERENCE CARD

Each has one job, one question, one rule.

1 · BILLS

Checking. Income lands here; every fixed obligation autopays from here.

Its question: Are the obligations of my life handled?

Its rule: You never spend from it by hand. No card. It's infrastructure, not money.

2 · SPENDING

Checking, with the only card you carry. Groceries, dinners, gifts, whims.

Its question: What can I spend without thinking?

Its rule: When it's gone, it's gone until the refill. When it's there, you owe no one an explanation.

3 · SAFETY

High-yield savings at a DIFFERENT bank. Your emergency fund.

Its question: Am I okay if something breaks?

Its rule: Deposits automatic; withdrawals require an actual emergency. "On sale" is not an emergency.

4 · FUTURE

401(k), IRA, brokerage. Money that leaves your present entirely.

Its question: Is the woman I'll be getting paid?

Its rule: Paid first, off the top, automatically. Performs best unwatched.

The plumbing: payday lands in Bills. Next business day, transfers fire to Future, Spending, and Safety. Forever. Without consulting your mood.

THE QUARTERLY CHECK-IN

Four times a year. Wine optional, encouraged.

0–5

The Glance

Log into everything once — the only sanctioned full tour of the quarter. Bills: buffer intact? Spending: doing its weekly thing? Safety: at target or climbing? Future: contributions landing?

5–10

The Flows

Verify the moving parts moved: paydays landed, transfers fired, autopays paid, nothing bounced, no expired card silently broke an autopay (the most common failure in the whole system).

10–15

The Drift Check

Scan one quarter of Bills transactions for exactly two things: recurring charges you didn't authorize, and subscriptions you stopped using. Kill on sight.

15–20

The Milestones

Execute the quarter's graduations: Safety hit target? Redirect the drip to Future. A debt died? Aim its whole payment at the next one. Raise arrived? The escalator takes half.

20–25

The Season Special

One annual item per quarter (below) — so nothing ever piles up.

25–30

Close the Books

One line in the notebook: today's date and your net worth — everything you own minus everything you owe. Rough is fine. Consistency beats precision.

THE SEASON SPECIALS

Q1 · JANUARY	New year's contribution limits (nudge automation if near ceilings) + a folder for arriving tax documents.
Q2 · APRIL	Insurance once-over — coverages still match your life? One comparison quote if any premium crept rudely.
Q3 · JULY	Credit reports, all three bureaus, free. Look for errors and strangers — accounts you didn't open.
Q4 · OCTOBER	Beneficiaries + the shared map document, refreshed. Set January's escalator reminder.

THE NET-WORTH LOG

One line, four times a year. The only chart that matters.

Everything you own (accounts, home, car) minus everything you owe (cards, loans, mortgage). Rough is fine — consistency beats precision. Watch the direction, not the digits.

DATE	I OWN ($)	I OWE ($)	NET WORTH ($)

THE REBUILD TRACKER

Your starting point, your plan, your trajectory.

WHERE I'M STARTING · date: ____________

Total debt today: $____________

Safety fund today: $____________

Net worth today: $____________

Credit score today: ____________

THE DEBT STACK · my order: ■ Avalanche (highest rate first) ■ Snowball (smallest balance first)

CREDITOR	BALANCE	RATE %	MINIMUM	DEAD ON (date)

THE TRAJECTORY · every quarter, one dot: debt down, net worth up.

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
debt $______	debt $______	debt $______	debt $______	debt $______	debt $______	debt $______	debt $______
worth $______	worth $______	worth $______	worth $______	worth $______	worth $______	worth $______	worth $______

STARTING FROM MINUS, NOT ZERO?

The system is your foundation. The rebuild is the bigger job.

Repairing credit. The legal mechanics creditors hope you never learn. Catching up retirement after 50. Protecting what you build. If you are rebuilding after debt, divorce, or a financial setback, the Money Comeback Blueprint is the complete, step-by-step build-out of the Set It, Forget It system — 16 modules, built specifically for professional women over 40.

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