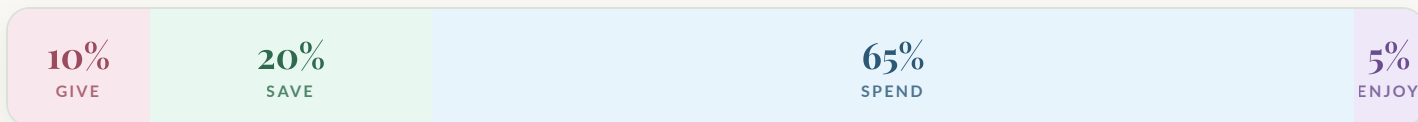





THE BALANCED BUCK

The One-Page Blueprint

*Money is a tool, not a master.
Give every dollar a job before it arrives.*



Four parts, one whole. When every dollar has a home, "where did it all go?" disappears.

 **10% GIVE**


Give first, not last. Detaching from a tenth is the surest cure for greed — and it sets the whole month in motion.

My amount /mo

 **20% SAVE**


Your future self's paycheck. Split it: a protection fund for emergencies, then long-term investing that compounds.

My amount /mo

 **65% SPEND**

The engine room — housing, food, transport. Live well here, and watch for the "sneaky wants" that leak in.

My amount /mo

 **5% ENJOY**

Guilt-free joy, fully planned. The dinner out, the hobby, the small delights you've earned and budgeted for.

My amount /mo

The Monthly Rhythm

Decide once, then let the system carry your values.

- Income arrives.** Start from your take-home pay — the real number that hits your account.
- Giving transfers first,** automatically on payday — while there's still plenty.
- Saving transfers right behind it** — protection fund and investing, before you can spend it.
- What's left is your 65% + 5%** — spending and fun, already separated from the money with other jobs.

"Every dollar already had a job the day it arrived. The best financial decisions are the ones you only have to make once."

Adjusting the Dials

When life happens, turn the dials for a season.

This is a set of dials, not a cage.

↑ THE RAISE
Don't let it vanish into lifestyle. Turn the dials up where it matters — **give 12%, save 25%** — and let spending rise only on purpose.

↓ THE LAYOFF
Breathe — you prepared for this. **Pause investing, trim Enjoy,** and lean on the protection fund to cover essentials. Giving need not go to zero.

Start this week

Four moves turn the blueprint into a habit.

- Automate the order.** Set Give to auto-transfer on payday, then Save right behind it.
- Decide where the 10% goes.** Pick the causes and people before the month begins.
- Start your emergency fund.** Build a small starter cushion first, before the larger protection fund.
- Name your protection fund.** Aim for 3–6 months of essentials, built inside the 20%.





A note on debt

Debt is a season, not a sentence.

Adjust the dials in this season: detour the **20%** to build an emergency fund and accelerate putting out debt. You can also reduce the **5% Enjoy** to add more water to the brigade. Pick a plan and attack. When the debt is gone, turn the dials back to **10/20/65/5**.

Run your numbers

Monthly take-home

 GIVE · 10% <input type="text"/> income × 0.10	 SAVE · 20% <input type="text"/> income × 0.20	 SPEND · 65% <input type="text"/> income × 0.65	 ENJOY · 5% <input type="text"/> income × 0.05
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