

MyClearBudget

Free Quick-Start Guide | myclearbudget.com

5 Money Moves to Make This Week

Simple steps. Real results. No finance degree required.

Most people don't have a money problem — they have a **clarity problem**. They don't know where their money goes, they have no system, and they react to financial stress instead of getting ahead of it.

This guide gives you five concrete moves you can make **this week** — not "someday." Each one takes less than 30 minutes. Together, they'll give you a clear financial picture for the first time (or the first time in a long time).

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Write Down Every Account You Have

Banks, credit cards, student loans, car payments, retirement accounts — all of it. Most people have a vague sense of their finances. This move makes it concrete. Open a notes app and list every account, the balance, and whether money goes in or out.

- **Time:** 15 minutes
- **Tool:** Phone notes, Google Sheet, or MyClearBudget Net Worth tab
- **Why it matters:** You can't fix what you can't see

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2

Track Every Dollar You Spent Last Week

Pull up your bank app and go through the last 7 days of transactions. Write down every purchase. Don't judge it — just record it. Most people are shocked by what they find. That's the point.

- **Time:** 20 minutes
- **Tool:** Bank app + MyClearBudget Transactions tab
- **Why it matters:** Awareness is the first step to change

03

Set ONE Savings Goal

Not five. One. Pick the most important thing you're saving toward: emergency fund, vacation, car down payment — doesn't matter. Write down the goal, the amount, and a target date. Then calculate how much you need to save per month to hit it.

- **Time:** 10 minutes
- **Tool:** MyClearBudget Savings Goals tab (or Savings Goal Tracker)
- **Why it matters:** Goals without deadlines are just wishes

04

Find One Subscription to Cancel or Downgrade

Open your bank statement and look for recurring charges. Most people have 2–4 subscriptions they barely use. Cancel the lowest-value one this week. That's \$10–\$20/month back in your pocket — \$120–\$240/year — with one click.

- **Time:** 10 minutes
- **Tool:** Bank statement + MyClearBudget Expenses category
- **Why it matters:** Small wins build momentum

05

Set Up Your Budget — Even a Rough One

You don't need a perfect budget. You need a starting point. Write down your monthly income, then list your fixed expenses (rent, car, utilities) and estimate your variable ones (groceries, eating out, fun). See if income > expenses. If not — now you know exactly where to focus.

- **Time:** 20–30 minutes
- **Tool:** MyClearBudget Monthly Budget tab
- **Why it matters:** A plan — any plan — beats no plan

Ready to go deeper?

MyClearBudget gives you a complete, automated monthly budget — no manual math, no guessing. Transactions auto-calculate your budget vs. actual, your debt payoff timeline, and your net worth in real time.

Get MyClearBudget: myclearbudget.com