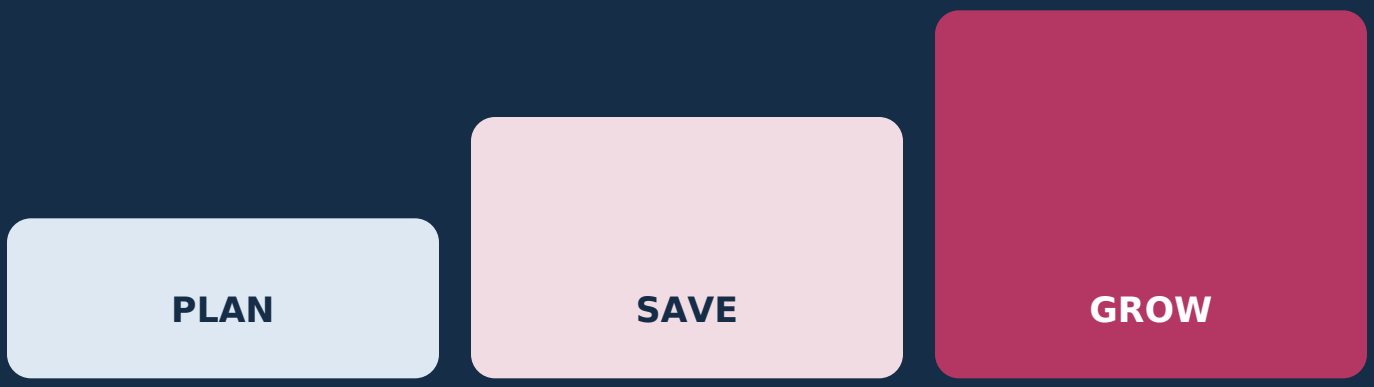
JESSKIVA STUDIO

MONEY FOUNDATIONS / GUIDE + WORKBOOK

First Brick
Money Blueprint

Building wealth from scratch

Clearer money plans. Stronger savings habits.
Practical debt decisions. Investing basics.



22 PAGES / FILLABLE WORKSHEETS / 90-DAY PLAN

Start with one useful step. Build a foundation you can repeat.

General U.S. financial education. No promised income or investment returns.

Find your next move

1. Cover today

Identify essential bills, minimum debt payments and the dates they are due.

2. Build breathing room

Pick a starter buffer based on a real unexpected expense you want to handle.

3. Reduce expensive pressure

Compare debt rates, payment terms and the extra amount you can sustain.

4. Learn before investing

Separate short-term savings from money you can leave invested longer.

5. Repeat and adjust

Review monthly. A changed income or expense calls for a changed plan.

The stage I need most right now

Your money, on one page

Use take-home income, not your salary before deductions. Record the money available in a typical month and the spending you actually see. If income varies, start with a conservative amount supported by past deposits.

Monthly take-home income

Essential spending: housing, food, utilities, transport, care

Minimum debt payments

Flexible spending

Savings already set aside this month

Available cash after the items above

When the answer is below zero

Focus first on essentials, due dates and practical help. Contact providers early about payment options. The goal is to close the gap, not to force an investment contribution that leaves bills unpaid.

Further reading: S1, S2 (source links on page 22)