

GOOD MONEY. REAL GROWTH.

FINALLY. A STEP-BY-STEP WORKBOOK BUILT
FOR PEOPLE WHO EARN WELL AND WANT
SOMETHING TO SHOW FOR IT.



Make Your Money Work

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WELCOME

You already did the hard part.

You looked at your finances honestly. You identified your gap. Most people never get that far because looking at the truth takes courage when the truth is uncomfortable.

This workbook is your next step. It is not about guilt. It is not about doing more with less. It is about building a simple system that works with the income you already have so that every month you end up further along than the last.

Work through each section in order. Fill in every prompt. Don't skip anything even if it feels uncomfortable. The discomfort is usually where the gap lives.

You earn good money. Now watch it stack up.



Jamie Michel

Stretch Your Money Further

STOP THE LEAK

CLOSING THE LIFESTYLE CREEP GAP

Every time your income goes up, your life gets more expensive. Not because you're reckless. Because nobody taught you to hold the line when the money got better. This section helps you find where the creep happened and take back control of it.

THE INCOME HISTORY

Look back at your income over the last 3 years. Write down your approximate take-home pay for each year.

3 years ago I earned approximately: \$ _____ per month

2 years ago I earned approximately: \$ _____ per month

Last year I earned approximately: \$ _____ per month

Today I earn approximately: \$ _____ per month

My income has increased by approximately: \$ _____ per month over this period

WHERE DID THE RAISE GO?

For each income increase you identified above, check every category where your spending also increased:

- Housing (rent, mortgage, or upgrades)
- Vehicle (new car, higher payment, or more vehicles)
- Dining and food
- Clothing and personal shopping
- Subscriptions and memberships (personal and lifestyle)
- Travel and experiences
- Home furnishings or renovations
- Gifts and generosity
- Children or family expenses
- I honestly don't know where it went

THE HOLD THE LINE DECISION

Lifestyle creep stops when you make one decision in advance: The next raise stays out of your lifestyle.

The next time my income increases I commit to directing _____ % of that increase directly to growing my wealth before I adjust my lifestyle.

The specific place that money will go is: _____

The lifestyle upgrade I will NOT make next time I earn more is:

THE ONE LEAK WORTH FIXING NOW

You don't have to fix everything. Pick one.

The one spending category I could reduce right now without it significantly affecting my quality of life is: _____

If I reduced that category by \$ _____ per month, over 12 months that would free up: \$ _____

That money could instead go toward: _____

BUILD YOUR SYSTEM

CLOSING THE NO SYSTEM GAP

Money without a system just fills whatever space is available. This section gives you a simple framework for telling your money where to go before it disappears on its own.

YOUR CURRENT MONEY REALITY

Before you can build a system, you need to know what you're working with.

My monthly take-home income is: \$ _____

My fixed monthly expenses (rent/mortgage, car, insurance, utilities) total approximately: \$ _____

My variable monthly expenses (food, dining, shopping, entertainment, subscriptions) total approximately: \$ _____

What is left after both of the above: \$ _____

What I currently do with what is left: _____

THE THREE BUCKETS

A simple money system has three buckets. Every dollar gets assigned to one of them.

BUCKET 1: LIFE — EVERYTHING IT COSTS TO LIVE YOUR CURRENT LIFE

Monthly Amount: \$ _____ Percentage of my income: _____%

BUCKET 2: BUILD — EVERYTHING THAT MOVES YOUR NET WORTH IN THE RIGHT DIRECTION (SAVINGS, DEBT PAYOFF, INVESTMENTS, REAL ESTATE)

Monthly Amount: \$ _____ Percentage of my income: _____%

BUCKET 3: BUFFER — YOUR FINANCIAL CUSHION FOR THE UNEXPECTED

Monthly Amount: \$ _____ Percentage of my income: _____%

*My three buckets currently add up to: \$ _____ per month
The difference between this number and my actual monthly
income is: \$ _____*

*If the difference is a positive number, that is your unassigned
money. That is your gap in action.*

ASSIGN THE GAP

*A simple money system has three buckets. Every dollar gets
assigned to one of them.*

The amount I currently leave unassigned each month is approximately:
\$ _____ per month

That represents approximately _____% of my monthly income.

I am going to assign this money to (check one):

- Bucket 2: BUILD — growing my net worth
- Bucket 3: BUFFER — building my financial cushion
- Split between both. Monthly amount to BUILD: \$ _____ Monthly
amount to BUFFER: \$ _____

Starting on this date: _____

YOUR SYSTEM COMMITMENT

A system only works if you check in on it. Pick a recurring time.

I will review my three buckets on the _____ of every month.

The tool I will use to track this is:

- A calendar (Google Calendar, iPhone Calendar, or paper planner)
- A spreadsheet
- My banking app
- Another tool: _____

SET YOUR NUMBER

CLOSING THE NO DIRECTION GAP

You cannot build toward something you have never defined. This section helps you name the number and build backward from it so you have a real target for the first time.

WHAT DOES FURTHER ALONG LOOK LIKE?

Go back to what you wrote in the free worksheet. You answered this question: "What would further along actually look like for me?"

Write that answer here again:

Now make it more specific. Further along means:

I have \$ _____ saved or invested (total balance)

I have \$ _____ in an emergency fund (total balance)

I have paid off _____ debt

I am generating \$ _____ per month outside of my primary income
(examples: rental income, side hustle, freelance work, dividends)

I feel _____ about my finances

PICK YOUR NUMBER

Of everything you listed above, what is the single most important financial milestone for you right now?

My number is: \$ _____ (total balance or milestone amount)

This number represents: _____

Reaching this number would make me feel: _____

BUILD BACKWARD

Now let's make it real.

My number is: \$_____ (total balance or milestone amount)

My target date to reach this number is: _____

The number of months between today and that date is: _____
months

Divided by my number that means I need to set aside: \$_____ per
month

Based on my three buckets from Section 2, this is:

- My BUILD bucket already covers this amount. I am on track.
- My BUILD bucket is not enough. I need \$_____ more per month
to hit my goal.
- I do not have a BUILD bucket yet. This is my starting amount.

THE ONE THING THAT CHANGES THIS WEEK

*Big financial change does not happen all at once. It happens one
decision at a time.*

The one thing I am going to do differently starting this week is:

The reason this matters to me is: _____

I will know it is working when: _____

YOUR BUILDING PLAN

REFER BACK TO THIS PAGE EVERY MONTH

MY GAP: (identify all that apply) Lifestyle Creep Gap / No System Gap / No Direction Gap

MY NUMBER: \$ _____ (the financial milestone I am working toward)

MY TARGET DATE: _____

MY MONTHLY BUILD AMOUNT: \$ _____ (_____ % of my income)

THE ONE LEAK I AM FIXING: _____
(the spending category I am reducing first)

MY MONTHLY REVIEW DATE: Every month on the _____

THE ONE THING I AM DOING THIS WEEK: _____

Tear this page out or screenshot it and save it to your phone. Put it somewhere you will see it.

You earn good money. Now watch it stack up.

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