

Wealth Toolkit Implementation Guide

Step 1: Print or open the Budget Worksheet

Start by listing all income sources and applying the 60/25/15 model. Be sure to include a line item for 'Wealth & Growth' so investing is planned, not optional.

Do this at the start of each month to stay proactive.

Step 2: Complete your Investment Rule Creator

Write your investment philosophy, entry/exit rules, sizing limits, and emotional guardrails. Keep this near your workspace or in your investing folder.

Update it quarterly or after any major market shift or personal insight.

Step 3: Start your Passive Income Tracker

Input any dividend-paying ETFs, savings interest, side projects, or digital assets.

Update once per month to visually track how your money is beginning to work for you.

Focus on consistency, not volume - let it compound.



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Step 4: Build your Automation Stack

Pick one app or tool in each category (budget, save, invest, debt) from the PDF guide.

Set up automated transfers aligned with payday.

Separate accounts are recommended to keep buffers and investments isolated.

Step 5: Set a monthly 'Money Systems Day'

Every 30 days, schedule 30-60 minutes to:

- Check in on your budget worksheet
- Revisit your investment rules
- Update your passive income tracker
- Optimize or scale automation flows

This replaces guesswork with consistent wealth behavior.