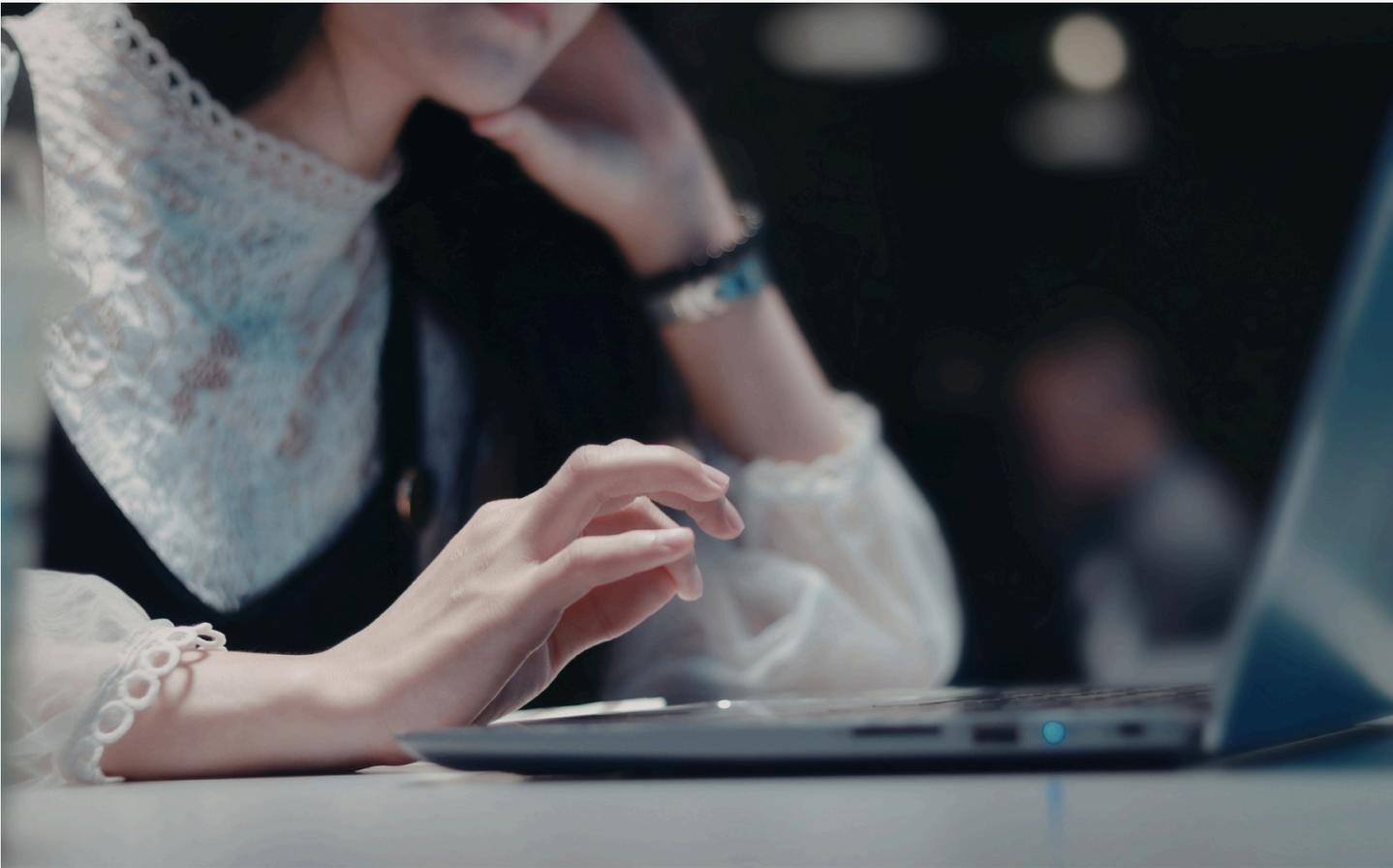


Remove decision fatigue and protect your Keep Rate from human error



THE BILLS AUTOMATION CHECKLIST



A QUICK NOTE FROM ME

If you're reading this, there's a good chance you've already tried to "do the right things" with money.

Maybe you've budgeted and blown it up. Maybe you've saved diligently and still feel anxious. Maybe you've told yourself you should be better by now.

Here's what I want you to know right away before we move forward. Your money behavior isn't a character flaw. It's learned, adaptive, and shaped by your experiences, not a lack of discipline or intelligence.

Over the years, I've worked with people who earn plenty and still feel stuck, people who avoid looking at their accounts entirely, and people who do everything "right" but can't seem to feel secure. What I've seen again and again is this: when we don't understand why we relate to money the way we do, we end up fighting ourselves instead of building systems that actually work.

This isn't about telling you what you should do with your money. It's about helping you understand how you naturally earn, keep, and grow money so you can stop forcing strategies that don't fit and start making decisions that feel sustainable.

As you move through this checklist, I encourage you to stay curious, not judgmental. Take what resonates. Leave what doesn't. You don't need to fix everything at once. Awareness is the first step, and it's a powerful one!

You're not behind. You're not broken. And you're not alone in this. I'm so glad you're here!

Amanda Vaksdal



BILLS AUTOMATION CHECKLIST

The "Keep" Pillar (Paying Yourself First)

This is the most important part of your automation - Treat these as non-negotiable bills

- Emergency Fund:** Monthly transfer to a High-Yield Savings Account
- The "5% Keep" Increase:** An automated transfer for the extra savings

Fixed Monthly Essentials (Set & Forget)

These are the same amount every month - Set up "Auto-Pay" through the provider

- Rent/Mortgage
- Cell Phone Plan
- Internet & Cable/Streaming
- Insurance (Home/Renters, Auto, Life, Health)
- Gym / Wellness Memberships
- HOA or Condo Fees
- Childcare / Tuition

Variable Monthly Bills (Protect the Floor)

The amount changes - Set up "Auto-Pay Minimum" to avoid late fees and protect your credit

- Utilities (Electric, Water, Gas, etc)
- Credit Card Minimums
- Student Loan Minimums
- Personal Loan Minimums

Annual & Quarterly "Surprise" Bills

Calculate the annual total, divide by 12, and automate that amount into a "Sinking Fund" account

- Car Registration & Tags
- Subscriptions (Amazon Prime, itunes, etc.)
- Professional Licenses or Dues
- Estimated Quarterly Taxes (if self-employed)
- Property Taxes

The "Earn. Keep. Grow." Pro-Tip:

Don't just automate the spending. If you automate your bills but don't automate your savings (the "Keep"), your money will find a way to get spent. Automation is the wall that keeps your comparison-shopping at bay!