

The Financial Freedom Jumpstart Kit

Your First 5 Steps to Escape the Rat Race

by Harvey Raybould
Unchain Your Future

Introduction: Why Most People Stay Stuck (And How You Avoid It)

I was sitting in my car outside the supermarket, checking my bank account for the third time that week.

I had a good business. I wasn't reckless. But every month felt like a tightrope walk.

I remember thinking: "I'm doing everything right. Why does this still feel so hard?"

That's when it hit me: I wasn't failing. I was following the wrong map.

The Truth Nobody Tells You

Most people struggle with money for one simple reason:

They never got a clear starting point.

We learned how to earn a living, not design a life. How to work harder, not make better decisions with money.

So people drift. Save when they remember. Spend without intention. Stay busy, but not free.

It's not about earning more or being smarter.

It's about having clarity and direction.



What You're About to Get

This guide gives you the first right steps that actually matter.

Not everything. Not a 47-step system.

Just five clear actions that change your relationship with money, starting today.

By the time you finish, you'll have:

- Clear goals that turn vague wishes into specific targets
- A budget that shows where your money actually goes
- More cash by cutting expenses you don't even enjoy
- Automatic savings that work without willpower
- A debt plan that stops the bleeding

None of this requires you to become a different person or love spreadsheets.

You just need to follow five clear steps.

A Promise (And a Warning)

The Promise

If you do what's in this guide, your financial situation will improve.

Not overnight. Not magically. But genuinely, measurably better.

The Warning

You have to actually do it.

Reading won't change your life. Implementing will.

Don't skim. Don't bookmark for "later."

That's how freedom gets built, not in one dramatic move, but in calm, intentional steps like the ones you're about to take.

How to Use the Jumpstart Kit (Without Overthinking It)

David downloaded this kit on Monday, full of energy.

By evening, he'd read everything, opened all the files, started multiple spreadsheets.

By Tuesday? Completely overwhelmed.

"There's too much. I'll come back when I have more time."

He never came back.

This kit is designed to help, not stress you out. But only if you use it right.

Think of It Like a Toolbox

You don't use every tool at once. You pick the right one for the job you're doing right now.

Here's how the pieces fit:

1. **First 5 Steps (This Guide)** - Your foundation. Start here. One step at a time.
 2. **Starter Goals Prompt Sheet** - Use when stuck on Step 1. Pick 2-3 goals max.
 3. **Budgeting Spreadsheet** - Use for Step 2's 7-day tracking. Keep it simple.
 4. **16-Step Checklist** - Use AFTER completing Steps 1-5. Shows what's next.
 5. **Side Hustle Ideas** - Use when ready to increase income (usually after Steps 1-5).
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Your Simple 6-Week Plan

Most of these steps can be completed in 15 minutes or less.

Week 1

Read Introduction + Step 1. Set your 3 goals.

Week 2

Read Step 2. Track spending for 7 days.

Week 3

Read Step 3. Cancel one unnecessary expense.

Week 4

Read Step 4. Set up automatic savings.

Week 5

Read Step 5 (if you have debt). List debts, choose method, set up first overpayment.

Week 6

Review. Look at 16-Step Checklist. Pick next focus.

That's it. Six weeks. Five steps. Real progress.

If You Ever Feel Overwhelmed? Reset Here

- 1 Close everything
- 2 Answer one question: "What's the ONE thing I can do this week that would make the biggest difference?"
- 3 Do only that thing
- 4 Come back next week for the next one

Progress beats perfection. Every time.

Quick Questions

Q: Do I need to do steps in order?

Yes, ideally. But if you're already tracking money, skip to Step 3.

Q: What if I can't save because of debt?

Attack the high interest debt first. Add a small savings transfer, when this is paid off.

Q: How long should each step take?

Step 1: 5-10 min | Step 2: 1 week tracking | Step 3: 1 action | Step 4: 5 min setup | Step 5: Ongoing

Q: When should I look at side hustles?

After Steps 1-5 are working, or if you need more income for debt.

Q: What if I fail at one step?

You didn't fail. Adjust and try again. Progress isn't linear.

What Success Actually Looks Like

1

Week 1

Motivated and hopeful (don't trust this, trust the system)

2

Weeks 2-3

Overwhelmed, not working fast enough (normal, keep going)

3

Weeks 4-6

Small results. Maybe \$100 saved. Momentum building

4

Month 6

You've saved \$500, paid off \$800 debt, feel more in control

5

Month 12

Completely different financially through quiet, consistent improvement

Not dramatic overnight transformation. Quiet, consistent improvement.

The Only Rule That Matters

Done is better than perfect.

A messy budget you use beats a perfect spreadsheet you never open.

\$25/week saved beats \$200/month you never start.

Action beats intention. Every time.

Your Next Step

Stop reading. Ask yourself:

"What's the ONE thing I'm going to do in the next 24 hours?"

Write it: I will

Then do it. Not perfectly. Not completely. Just do it. Because that's how freedom gets built.

One decision. One action. One step.

Then another. Then another.

Until you're not stressed about money anymore. You have options. **You're free.**

Ready? Let's get started with Step 1...

Step 1: Define Your Goals

Sarah worked in marketing for eight years.
Good salary. Decent job.

But every Sunday night, that same weight settled on her chest.

One day, her friend asked: "What do you actually want your life to look like?"

She couldn't answer.

She wasn't failing. She was just climbing a ladder without checking the wall it was leaning against.

Why Clear Goals Matter

"I want to be rich" is a wish.

"I want \$10,000 saved in 24 months" is a direction.

Clear goals turn money decisions into simple yes-or-no questions.

Should I buy this? Does it get me closer to my \$5,000 emergency fund?

Should I take this side gig? Will it help me pay off \$1,000 of debt by June?

Clarity removes hesitation.



The Three-Timeframe Framework

You need three types of goals:

Short-term (3 months)

Quick wins that build momentum

Example: Save \$300

Mid-term (1 year)

Big enough to matter, close enough to stay motivated

Example: Pay off \$1,000 of debt

Long-term (5 years)

Your north star that keeps you going

Example: Build a \$20,000 investment pot

Your Turn (5 Minutes)

Write down one goal for each timeframe right now:

My short-term goal (3 months):

My mid-term goal (1 year):

My long-term goal (5 years):

They don't need to be perfect. They just need to exist.

Need help? Use the Starter Goals Prompt Sheet included in this kit for proven goal ideas.

Make Them Real

Once written:

1. **Put them somewhere visible** - Phone home screen, bathroom mirror, not buried in a notebook
2. **Tell one person** - Makes it real when you say it out loud
3. **Break your short-term goal into weekly actions** - \$300 in 3 months = \$25/week

Completion Check

You're done when:

- Three specific goals are written down (one per timeframe)
- They're clear enough that you'd know if you hit them
- You can take action on your short-term goal **THIS WEEK**
- They're saved somewhere you'll actually see them

Your goals don't need to be perfect. They just need to exist.

You can adjust them as you learn. But you can't hit a target you haven't set.

Now you have direction. Next, we'll make sure your money is actually going where you want it to go.

Step 2: Master Your Money (Budgeting)

Mark earned \$42,000 a year. Decent income. But every month around the 23rd, that familiar anxiety hit.

Checking his account before buying lunch. Hoping no unexpected bills showed up.

"Where does it all go?" he wondered.

When he finally tracked everything for one month, \$2,847 had disappeared. He couldn't account for where \$800 went.

The problem wasn't spending too much.

The problem was not knowing.

Why "Just Spend Less" Doesn't Work

Most people who struggle aren't reckless spenders buying designer handbags.

They're just living. Groceries. Bills. Takeaway when tired.

The issue isn't one big problem. It's a thousand small leaks.

\$4.50 here. \$12 there. \$30 somewhere else.

By themselves, nothing. Together, the reason you can't save.

What a Budget Actually Is

A budget isn't a restriction. It's permission.

It tells your money where to go instead of wondering where it went.

Think of it like GPS. You don't type "somewhere nice." You type an exact address.

Same with budgeting, you need to see where you are before you can get where you want to go.

Your 7-Day Tracking Challenge

Track every dollar for seven days. No judgment. No changes. Just awareness.

How to do it:

Option 1: Simple note on your phone - Date, what you bought, how much

Option 2: Use the Budgeting Spreadsheet included in this kit

Option 3: Check your banking app daily and review categories

Pick whichever feels easiest. The goal is awareness, not perfection.



What You'll Discover

After seven days, you'll notice:

1

Forgotten subscriptions

"I'm still paying for that gym?"

2

Emotional spending

Stressed Tuesday = takeaway. Exhausted
Thursday = did it again.

3

Small leaks

\$3.50 coffee daily = \$70/month = \$840/year

4

Surprise winners

You spent less on groceries than you thought.
More on convenience.

When Mark tracked his money, something shifted.
He was about to order \$14 delivery but paused:

"I've already spent \$38 on delivery this week."

He heated up leftovers. Saved \$14.

Not restriction. Just seeing clearly for the first time.

The Budget That Feels Like Freedom

At first, tracking feels restrictive. But after a week or two, something shifts. You start feeling in control.

You know you can afford dinner with friends because you budgeted for it.

You stop checking your account with anxiety. You check it with curiosity.

"Oh, I spent more on groceries. Right, I hosted dinner. Worth it."

Completion Check

You're done when:

- You've tracked every dollar for at least 7 days
- You can answer "Where does most of my money go?"
- You've identified at least one spending pattern you didn't realize
- You know exactly how much you spent last week

You don't need a perfect budget yet. You need visibility. The rest comes naturally once you can see clearly.

You now know where your money is going. Next, we'll find money you didn't even know you were wasting.

Step 3: Cut Unnecessary Expenses

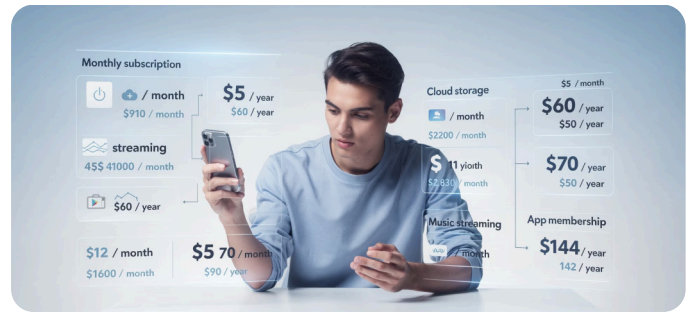
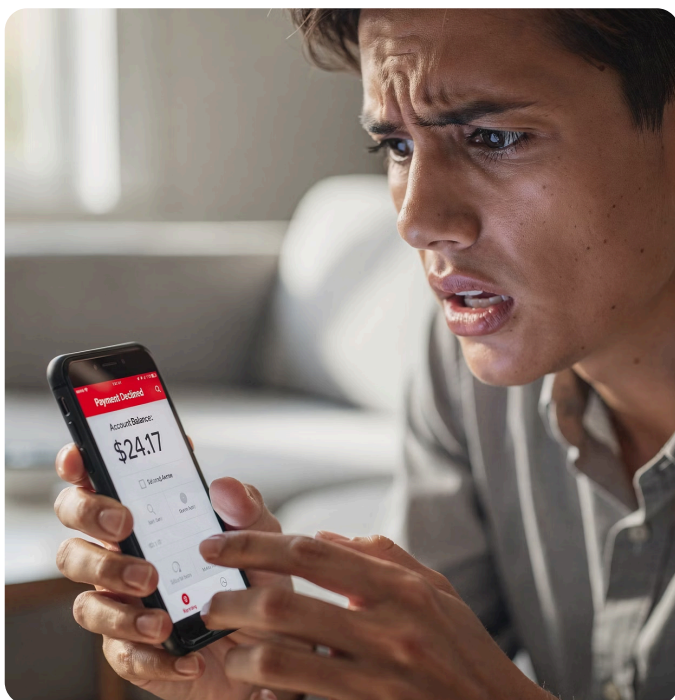
Tom was convinced he couldn't save money. "I'm pretty frugal, actually."

Then he reviewed three months of spending and found \$287 leaking out monthly on things he didn't even remember buying.

- Subscriptions he forgot about: \$43/month
- Convenience purchases: \$89/month
- Delivery fees and tips: \$67/month
- "Just browsing" purchases: \$88/month

That's \$3,440 a year quietly disappearing.

Money that could have cleared his debt or built an emergency fund. Instead, it evaporated on things he didn't enjoy, remember, or miss.



The Truth About "Small" Expenses

It's not the one big purchase that destroys budgets. It's the thousand small ones.

\$70

Monthly

\$3.50 coffee daily

\$120

Yearly

"Only \$9.99/month" subscriptions

\$1,200

Yearly

"Quick" lunches

Your money is like a bucket with tiny holes. You keep pouring in your salary, but it's leaking out through dozens of holes you don't see.

The 5-Minute Subscription Audit

1

Right now, grab your phone.

2

Open your banking app.

3

Scroll through the last 90 days.

Look for anything that says: Monthly, Premium, Pro, Membership, Auto-renewal.

Write down: What it is | How much | Last time I used it

Be honest. Not "I might use it someday." When did you ACTUALLY last use it?

Tom found:

- Gym: \$32/month (unused for 4 months)
- Adobe: \$9.99/month (never used)
- Premium Spotify: \$10.99/month (free version works fine)
- Meditation app: \$6.99/month (opened twice)

He cancelled four immediately. **Instant annual savings: \$1,007.40.** No lifestyle change. No sacrifice. Just stopped paying for things he wasn't using.

The Quick Wins

Cancel anything unused for 30+ days

You can always re-subscribe (you won't)

Downgrade premium to free

Do you actually use those features?

Batch convenience spending

\$4 meal deal daily = \$80/month. Pack lunch twice a week = save \$32

Compare insurance

10 minutes on a comparison site = \$200+/year saved

The 48-Hour Rule

If it costs over \$25 and isn't essential, wait 48 hours. Add it to a list. Set a reminder. Come back in two days.

If you still want it and can afford it? Buy it.

But usually, you'll forget about it or realize you don't need it.

Sarah used this rule. Added 9 items to her "wait list" in month one. Bought 2.

Saved \$280 on impulse purchases she would have regretted.

What NOT to Cut

Important: Don't become joyless.

Don't cut:

- Things that genuinely improve your life
- Social connections (seeing friends matters)
- Health (good food, medical care)
- Things you actually use and value

Do cut:

- Things you don't use or remember buying
- Things from pure habit
- Things that don't match your goals

Ask: "Does this bring me closer to my goals or just drain my account?"

Your Immediate Action

In the next 24 hours:

1. Cancel one thing (5 minutes)

Find one recurring expense you don't use.
Cancel it. Just one.

2. Make one swap (today)

Pack lunch once instead of buying. Make coffee at home once. Walk instead of Ubering.

Small swap. Real savings.

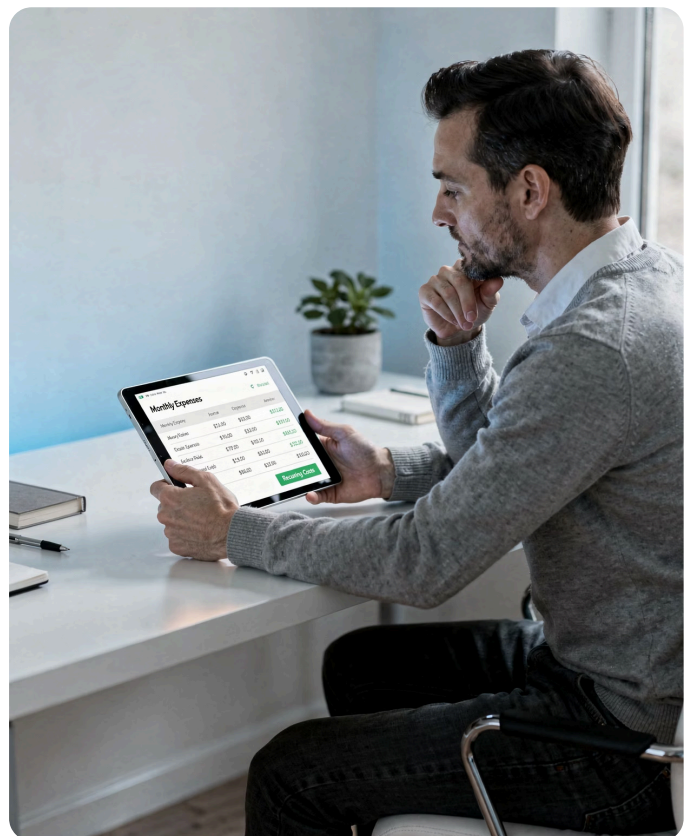
Completion Check

You're done when:

- You've cancelled at least one recurring expense
- You've identified your personal "money leaks"
- You know where unnecessary spending happens
- You've made at least one cost-cutting change this week

Every dollar you stop wasting is a dollar that can buy you freedom instead of clutter.

**You've found money you didn't know you had.
Now let's make sure it actually gets saved instead of disappearing again.**



Step 4: Automate Your Savings

Rachel promised herself she'd save \$200 every month. She meant it. Set reminders. Told friends.

But life happened. Car repairs. Friend's birthday. Forgot to transfer. Too tired. After two years of good intentions?

She had just \$340 saved.

Then she did something different. She set up an automatic transfer. \$50 every payday to a separate account.

Same Rachel. Same income. Same expenses.

Eighteen months later? \$2,700 saved.

She didn't become more disciplined. She just removed the decision.

Why Willpower Always Fails

You're not lazy or undisciplined. You're human.

Every day you make thousands of decisions. By evening, your decision-making is exhausted.

So when it comes to savings, requiring discipline and delayed gratification, your brain says: "I'll do that tomorrow."

But Tomorrow never comes.

Automation removes the need to decide. You choose once. Then it happens forever.

How James Accidentally Saved \$4,800

James set up an automatic \$100 transfer every payday. Then forgot about it.

Four years later, he logged in to check something. \$4,800 sitting there.

The money left before he could spend it. His brain adjusted spending to the "new" income. He didn't feel restricted. Didn't miss it.

"It's like having a twin who secretly saves for me," he said.

Set It Up Right Now

1. Choose Your Amount

Start smaller than you think. \$25/week? \$50/month? \$10 every payday? The habit matters more than the amount. You can always increase later.

2. Create a Separate Savings Account

Open a free savings account (5 minutes on your banking app). Name it something meaningful: "Freedom Fund" or "Emergency Money" Not "Savings Account 2."

3. Set Up the Automatic Transfer

Go into your banking app right now. Find "Standing Order" or "Automatic Transfer." Set it for the day after payday. Not a week later—the day after.

4. Make It Invisible

Don't check obsessively. Don't move money back and forth. Let it grow quietly. Check once a month or quarter. The less you think about it, the better it works.

What Automation Actually Builds

\$25/week automated:

- 6 months = \$650
- 1 year = \$1,300
- 2 years = \$2,600

\$50/week automated:

- 6 months = \$1,300
- 1 year = \$2,600
- 2 years = \$5,200

\$100/week automated:

- 6 months = \$2,600
- 1 year = \$5,200
- 2 years = \$10,400

No hustle. No grind. No trying harder. Just one decision that keeps paying you back.

When Life Gets Hard

Sometimes money gets tight. Should you stop saving? Only as a last resort. Try this first:

- Reduce the amount temporarily (\$50 to \$25)
- Pause for one month only (set reminder to restart)
- Use your emergency fund if you have one

Even \$10/week is better than zero. The automation is what saves you. Don't break the habit.

Completion Check

- You have an automatic transfer set up
- It's scheduled every payday (or weekly/monthly)
- It goes to a separate account you don't regularly touch
- You know the exact amount and date it transfers

Five minutes of work. Years of benefit. Rachel spent two years trying willpower. Saved \$340. She automated it. Eighteen months later: \$2,700. Same person. Same income. Different system.

Step 5: Pay Down High-Interest Debt

Sarah had \$4,200 on a credit card at 22.9% interest. Minimum payment: \$126/month. She paid it religiously. "I'm being responsible," she thought. Then she used a debt calculator.

Paying minimums: 7 years and 3 months. Total paid: \$11,400. **That's \$7,200 in pure interest.**

She'd be paying for the same purchases twice. That was her breaking point.

The Minimum Payment Trap

Here's what credit card companies hope you never calculate: **\$3,000 debt at 19.9% APR:**

Paying minimum only:

- Time: 5 years, 11 months
- Total paid: \$4,691
- Interest: \$1,691

Adding just \$25 extra per month:

- Time: 3 years, 3 months
- Total paid: \$3,969
- Interest: \$969
- You save: \$722 and 2 years 8 months

The minimum payment keeps you in debt as long as possible. It's not managing debt. It's feeding it.

The Two Debt-Crushing Methods

Both work. Pick whichever you'll actually stick to.

Honest truth? Snowball "costs" maybe \$200-500 more in interest. But if it's the difference between finishing versus giving up? That \$200 is worth it.

Method 1: Debt Avalanche (Saves Most Money)

Pay highest interest rate first, regardless of balance.

1. List debts by interest rate (highest first)
2. Pay minimums on everything
3. Put all extra money toward highest interest debt
4. Once gone, attack the next

Best for: People motivated by saving money and good at delayed gratification.

Method 2: Debt Snowball (Builds Momentum)

Pay smallest balance first, regardless of interest rate.

1. List debts by balance (smallest first)
2. Pay minimums on everything
3. Put all extra money toward smallest debt
4. Once gone, attack the next

Best for: People who need quick wins and have tried and failed before.

Your Debt Action Plan

• Step 1: List Everything

Write down:

- What you owe
- Total balance
- Interest rate
- Minimum payment

• Step 2: Choose Your Method

Circle one: AVALANCHE (highest interest) or SNOWBALL (smallest balance)

• Step 3: Find Extra Money

From your budget (Steps 2-3):

- \$50 from cancelled subscriptions?
- \$80 from cutting takeaways?
- \$100 from a side hustle?

Every extra dollar goes to your target debt.

• Step 4: Automate the Attack

Set up automatic overpayments. Don't rely on willpower.

• Step 5: Stop the Bleeding

STOP USING THE CARDS YOU'RE PAYING OFF.

You can't bail out a boat while water's pouring in. Cut them up. Freeze them. Delete from Apple Pay. Whatever it takes.

Sarah's Freedom Timeline

- Month 1: Stopped using card, found \$180/month extra, automated \$306/month payment
- Month 6: Balance down to \$2,600, feeling lighter
- Month 12: Balance: \$800, saw the finish line
- Month 15: Final payment. Debt FREE.

Common Mistakes to Avoid

- Don't try to save AND pay debt simultaneously - If debt is over 10% interest, attack it first (after small \$500-1,000 emergency buffer)
- Don't close cards too early - Pay off, keep open (helps credit score), just don't use
- Don't be too extreme - "Rice and beans only!" lasts 3 weeks. Be aggressive but sustainable.
- Celebrate wins - When you pay off a debt, celebrate reasonably. It keeps you going.

Completion Check

- All debts listed with balances, rates, and minimums
- You've chosen Avalanche or Snowball
- You've identified extra monthly payment amount
- Automatic overpayments are set up
- You've stopped using cards/loans you're paying off

You don't need it all paid off yet. You just need a clear plan and consistent action.

Sarah thought she was stuck for 7+ years. Free in 15 months.

You're next.

You now have the first 5 steps to financial freedom.

A Final Word (And a Choice) You're Already Ahead

If you've made it this far, you're not the same person who started.

You now have something most people never get: Clarity.

You know:

- What you're trying to achieve (your goals)
- Where your money goes (your budget)
- What to cut (unnecessary expenses)
- How to save without willpower (automation)
- How to escape debt (your payoff plan)

That's everything.

Most people drift financially. Earning. Spending. Hoping.

You're different now. You've seen the map. You know the first steps.

You have direction.

What Happens Next

This guide can't do the work for you.

The budget won't fill itself. The transfer won't set itself up. The debt won't pay itself off.

You have to do it.

But you don't have to do it alone.

Two Paths Forward

Path 1: Go Solo

Take this kit. Implement quietly. Figure things out as you go.

This works. Thousands have used these steps to transform their finances independently.

Start with Step 1 today. Work through at your own pace. You'll get there.

Path 2: Join the System

[The First Freedom Engine](#) removes guesswork and gives you a proven system.

It's a 7-day focused course that turns these actions into repeatable systems that run in the background.

You'll learn to:

- Build money systems that work without constant attention
- Create Freedom Engines across money, decisions, income, and time
- Replace willpower with calm, automatic processes
- Make steady progress without burnout

This is for you if:

- You want structure without complexity
- You've tried before but it didn't stick
- You prefer systems over motivation
- You're ready to move beyond basics

Not required to succeed. But it's the fastest, clearest path from where you are to where you want to be.

You Don't Have to Do This Alone

Join [Unchain Your Future](#) - my online community of people building their own Freedom Engines. No gurus. No fake success. Just real people taking real steps.

Inside you'll find support when you hit obstacles, accountability when motivation fades, and celebration when you hit milestones.

Whether you join [The First Freedom Engine](#) or not, the community is there for you.

From Harvey

I've been where you are. Staring at my account, wondering where it went. Feeling stuck despite a decent job.

I spent 30+ years building 9 businesses and investing in 25+ startups. I've lived financial freedom for 17 years.

Here's what I know:

Financial freedom isn't about working harder. It's about building better systems.

The steps in this kit work. Not because they're magic, but because they're simple and actually doable.

You've built a solid career. But your time still belongs to everyone else.

I get it. I was there once. That's why I created this, to help you build something that lasts.

Your Next Move



Take one action from this kit in the next 24 hours.

Set a goal. Track spending. Cancel a subscription. Just one thing.



Join [Unchain Your Future](#) - Get connected with people on the same path.



Decide if you want the complete system - If ready to move beyond basics, check out [The First Freedom Engine](#).

The Choice Is Yours

You can stay where you are. Keep drifting. Keep hoping or you can choose a different path.

Not dramatically overnight. But quietly, consistently, intentionally.

One step. One system. One decision.

Until you wake up and realize:

You're not stressed about money. You have options. You have breathing room. You have freedom.

It starts with the choice you make right now.

 [Join Unchain Your Future \(Online Community\)](#)

Connect with other Freedom builders

 [Explore The First Freedom Engine](#)

Turn these steps into systems that work on autopilot

Remember: Freedom isn't built in one move. It's built through calm, intentional steps.

The map is in your hands. The path is clear. The choice is yours.

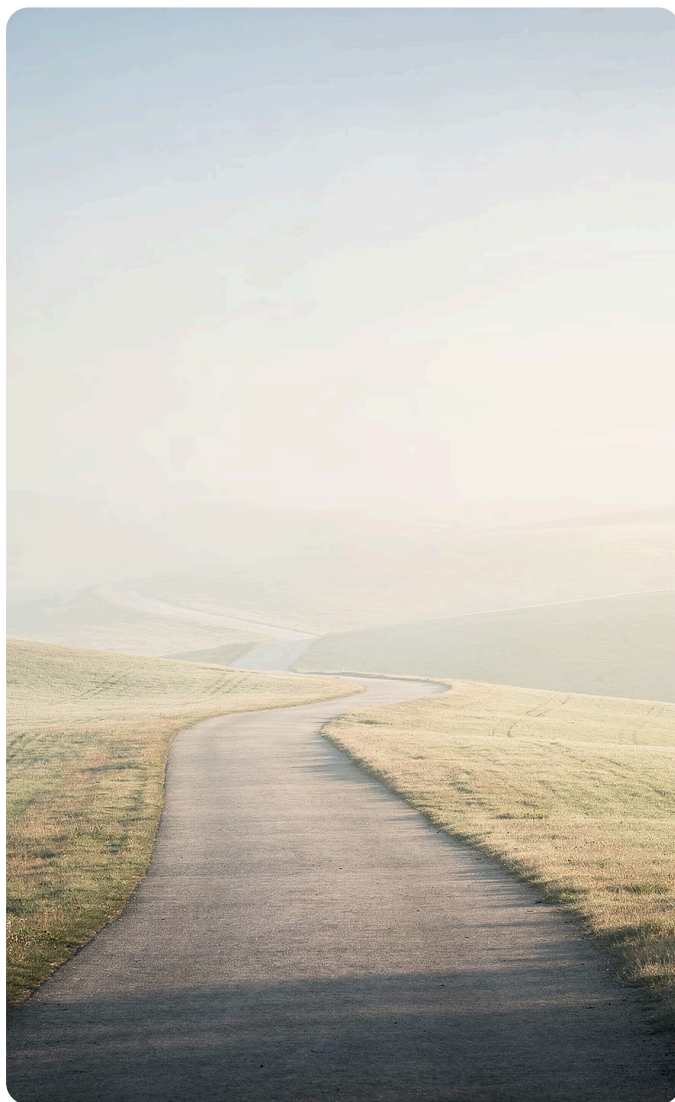
What will you do with it?

Keep building and all the best

Harvey Raybould

Self-Made Millionaire | Author | 30yr Entrepreneur

P.S. - The people who succeed aren't the ones who know the most. They're the ones who take action. You now know the first 5 steps. What are you going to do about it?



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