money with elisha

DAYS 1–10 / LEARN AT YOUR OWN PACE

Your 30-day money challenge.

Tick an activity after you try it. Keep financial figures in your own private notes. There is no required spending or saving target, and no promised financial outcome.

- [ ] **01. See your starting point**
  Write down the income you can reasonably expect this month. Keep the figures privately, not in this checklist.

- [ ] **02. Name your essentials**
  List housing, food, transport, utilities and other costs your household must meet.

- [ ] **03. Notice small spending**
  Record today's small purchases. Include cash, mobile payments and bank transactions.

- [ ] **04. Check upcoming bills**
  Write down the due dates of your next bills so payment timing is visible.

- [ ] **05. Choose a simple goal**
  Name one financial goal and why it matters to you.

- [ ] **06. Read your first lesson**
  Read the small-salary budget guide and choose one idea you can try.

- [ ] **07. Review your first week**
  Look at what you recorded. Note one surprise and one manageable next step.

- [ ] **08. Make a first budget**
  Use the budget planner to assign income to expenses and saving. Do not force an unaffordable plan.

- [ ] **09. Include irregular costs**
  Think about school costs, repairs, annual fees or other expenses that do not occur every month.

- [ ] **10. Compare a planned cost**
  Compare what you expected to spend with what you actually spent on one category.

DAYS 11-20 / LEARN AT YOUR OWN PACE

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- [ ] **11. Look at service fees**
  Check the stated fees on a service you use. Record any question you need to ask the provider.

- [ ] **12. Pause an unplanned purchase**
  Before a non-essential purchase, consider whether it supports your priorities. Essentials still come first.

- [ ] **13. Choose an affordable saving amount**
  If your budget allows, choose an amount you can repeat. If it does not, identify the shortfall first.

- [ ] **14. Review your second week**
  Adjust your plan using the information you now have, without judging yourself.

- [ ] **15. Understand an emergency buffer**
  Read the saving guide and identify one unexpected expense you would like to prepare for.

- [ ] **16. Give a goal a deadline**
  Use the goal planner to explore a realistic target date. Check the contribution against your budget.

- [ ] **17. Separate currencies**
  If you use more than one currency, keep separate totals. Do not add different currencies together.

- [ ] **18. Read borrowing terms**
  If you are considering a loan, list the interest, fees, repayment dates and total payable. If not, learn those terms.

- [ ] **19. Learn saving versus investing**
  Read the guide and write down one difference in access, purpose or risk.

- [ ] **20. Spot a warning sign**
  Read the investment-risk guide. Identify one claim that would make you pause and verify independently.

DAYS 21–30 / LEARN AT YOUR OWN PACE

Your 30-day money challenge.

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- [ ] **21. Review your third week**
  Choose one habit worth keeping and one that needs adjusting.

- [ ] **22. Ask a better money question**
  Write a question about a fee, account term or financial concept you do not understand.

- [ ] **23. Talk about a shared goal**
  If appropriate, discuss a household goal with someone involved. Share only information you are comfortable sharing.

- [ ] **24. Separate business and personal money**
  If you run a business, label owner withdrawals and business costs separately. Otherwise read the business-finance guide.

- [ ] **25. Look ahead at cash flow**
  List money expected in and payments due over the next week. Notice any timing gap.

- [ ] **26. Understand purchasing power**
  Compare the same quantities of a few items over time. Keep dates and currency clear.

- [ ] **27. Practise one calculation**
  Use a calculator to explore an example. Read its assumptions before using the result.

- [ ] **28. Check your records**
  Choose a simple place to keep receipts and notes. Do not put passwords or account numbers in this checklist.

- [ ] **29. Choose next month's habit**
  Select one realistic routine, such as a weekly budget review.

- [ ] **30. Reflect and continue**
  Write down what you learned and one next step. Completion reflects participation, not a financial outcome or qualification.