

# Money Blueprint<sup>®</sup>

PROGRAM FOR BUSINESS OWNERS

## HOW TO AUTOMATE YOUR FINANCES



*PLEASE COMPLETE THIS ASSIGNMENT IN WHATEVER FORMAT WORKS BEST FOR YOU,  
WHETHER THAT'S VIA PDF, A HARD COPY, OR GOOGLE DOC/SHEET.*

FOLLOW THESE STEPS TO AUTOMATE YOUR PERSONAL FINANCES. THIS PROCESS SAVES YOU TIME IN THE LONG-RUN AND HELPS YOU CREATE A SOLID PLAN FOR GROWING YOUR PERSONAL NET WORTH.



Set Up 4 Bank Accounts:

1. Checking - Recurring Expenses
2. Checking - Fun
3. Savings - Short-Term
4. Savings - Long-Term



Add up all of your monthly expenses (these are the things you've already agreed to pay).

Examples include: Mortgage or rent, insurance, vehicle payment (if this isn't a business expense for you), streaming services, memberships, monthly passes, housekeeping, and any other monthly financial commitments.

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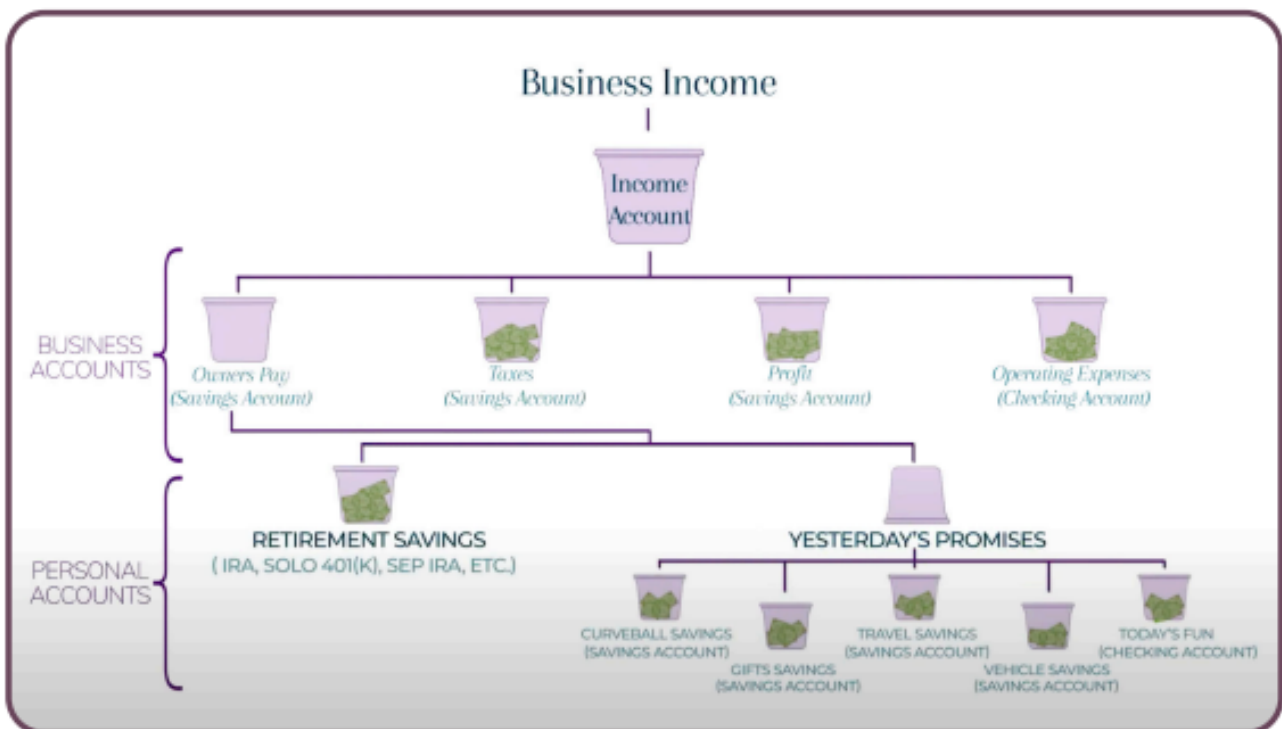
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# 3

Define both your short and long-term savings goals:

- Examples of short-term savings: New vehicle, holiday gifts, vacation, jewelry, a boat or RV, private school or college for the kids, a meaningful charitable donation you've been meaning to give.
- Long-term savings is retirement or financial freedom: Some of your retirement accounts may be associated with your company or your partner's employer, but if you've maxed out savings in 401k's, SEPs, IRAs and the like, you can open an after-tax or brokerage account here.

Below is a flow chart showing an example of how the money passes through your bank accounts with the Cash Flow Automation system.



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Set up an automation so your personal income from the business goes directly into your Checking - Recurring Expenses account.

5

Set up automated bill payments from your Recurring Expenses account for everything you defined in Step 2.

6

Set up an automation to send both short and long-term savings amounts into each designated savings account.

7

Set up an automation so that any money left after your necessities and savings goals are paid, gets automatically moved into the Checking - Fun account.

8

Use the debit card associated with your Checking - Fun account for your personal daily spending (this ensures you are never overspending).

9

If you have money left-over at the end of the month, you can put it into short or long-term savings to work towards your wish list or financial freedom.