

THE REAL MONEY BOOK

Beginner's Money Guide

A Simple Roadmap to Budgeting, Saving, Debt Freedom & Wealth Building

Designed for people who want to take control of their money and build a stronger financial future.

Money Rule #1: Spend Less Than You Earn

The foundation of financial success is simple: if you consistently spend less than you earn, you create room to save, invest, and build wealth.

The 50/30/20 Budget

A simple beginner framework: 50% needs, 30% wants, 20% savings and debt payoff.

Emergency Funds

Start with a \$1,000 emergency fund and build toward 3–6 months of expenses.

Understanding Debt

High-interest debt slows financial progress. Focus on paying off credit cards and personal loans first.

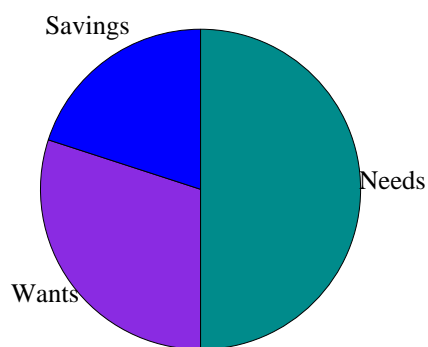
Credit Scores Made Simple

Pay bills on time, keep balances low, and avoid unnecessary debt to improve your score.

Building Wealth

Once debt is under control, focus on saving and investing consistently.

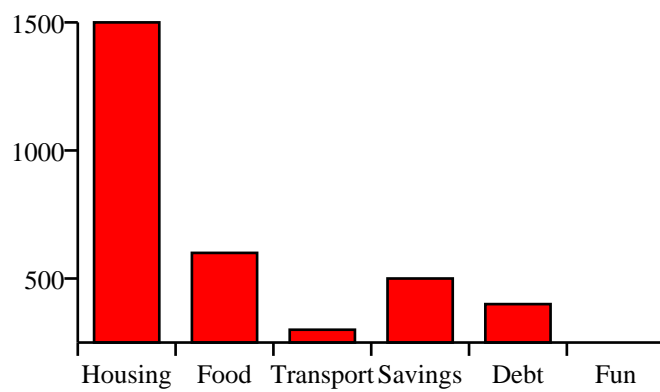
Example Budget Allocation



Sample Monthly Budget

Category	Amount
Income	\$4,500
Housing	\$1,500
Food	\$600
Transportation	\$300
Savings	\$500
Debt	\$400
Entertainment	\$250

Where Money Typically Goes



Financial Health Checklist

- Create a monthly budget
- Track spending weekly
- Build a \$1,000 emergency fund
- Pay bills on time
- Pay down high-interest debt
- Save automatically
- Review finances monthly
- Set financial goals

90-Day Action Plan

Goal: _____

Actions: _____

Completion Date: _____

The Real Money Blueprint

Earn → Budget → Save → Eliminate Debt → Invest → Build Wealth