

The Payday Routine

three moves, every payday • then your money sorts itself

MOVE 01 ON PAYDAY

Pay yourself first

The day you're paid, a set amount moves automatically into a separate savings pot, before you can spend it. Start with whatever you won't miss, even 10 percent, and raise it later. This one move is the whole engine.

MOVE 02 SAME DAY

Ring-fence the essentials

Move the money that covers your bills into a separate account or pot, so your living money and your spending money never mix. Now a big weekend can't eat next week's rent.

MOVE 03 THE REST

Spend it guilt-free

Whatever's left is yours to spend, no tracking every coffee and no guilt. The important money is already handled, so the fun money is genuinely free.

// NEXT STEP

Set those transfers up once and this runs on autopilot forever. When you want the full four-week build to £1,000, **The First £1,000 System** is in the bio.