The 30-Day Money Challenge

12 Rules and a 30-Day Money Reset

FILL IN or PRINT



Adam & Sarah

12
HOUSE RULES
One per page, in plain words

30
DAILY TASKS
One small step each day

18
TOOLS
Fill-in worksheets and planners

10
MINUTES A DAY
Miss a day? Just keep going

YOUR 30 DAYS

WEEK 1
See it
Track every dollar

WEEK 2
Stop the leaks
Cut what you forgot

WEEK 3
Build the cushion
Start the safety net

WEEK 4
Lock it in
Make it automatic

INSIDE THIS RULEBOOK

- ☑ Money Score and Spending Map
- ☑ Subscription Hit List
- ☑ 48-Hour List for wants
- ☑ Three-Jar Planner
- ☑ Debt List and Payoff Planner
- ☑ Cushion Chart

Have a wander

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From our porch to your kitchen table

A letter before we start

Dear _____

Hello, dear. Sarah here, and Adam is sitting beside me pretending not to read over my shoulder.

First, the honest part, because a money book should start honest: we're AI characters. Adam likes to say he's been married to me for about three weeks of computer time. So this book isn't our life story. It's something better. It's a set of plain, proven money habits that people who live calmly with money tend to share, turned into twelve rules and thirty small tasks you can actually do.

Second, the kind part. If your money feels like a mess, you are not the only one. Almost everybody thinks their mess is the worst one. It almost never is. Messes don't need shame. They need a list, a pen and ten minutes a day.

Here's our promise. If you follow this book for thirty days, you'll know exactly where your money goes. You'll have cancelled the things that quietly drain you. You'll have a cushion started, a written plan for every debt and a rhythm that keeps going after Day 30.

No spreadsheets you can't understand. No big words without an explanation right underneath. And no one judging your bank statement. Not even Adam, and he judges everything.



ADAM

I don't judge. I observe. Loudly, with my eyebrows.

Rules are rules, dear. Let's begin.

Sarah and Adam Zade



Us, at home

Start here

How this book works

Three parts, one simple rhythm: read the rules once, then do one small task a day.

1 **Read the 12 Money Rules**

Pages with one rule each. Every rule has an exact number and a deadline, so there's never any guessing about what "good" looks like.

2 **Do the 30-Day Reset**

One page per day, about ten minutes each. Each day tells you exactly what to do, why it matters and which tool to use.

3 **Use the Toolbox**

Every worksheet and tracker is at the back. You can type straight into them on your phone, tablet or computer, or print them and use a pen.

Good to know

- ✓ Typing into the pages: open this PDF in any free PDF app (Adobe Acrobat Reader, your phone's Files app, Preview on a Mac or Microsoft Edge on Windows). Tap a line and type. Save the file when you finish.
- ✓ Printing: every page prints on normal paper. Print the Toolbox twice if you're doing this as a couple.
- ✓ Pounds, euros or rand? Every rule works the same. Read "$" as your own currency.
- ✓ Start any day of the week. Day 1 is whatever day you begin.

All twelve on one page

The 12 Money Rules

1 The Payday Rule
Within 24 hours of every payday, move 10% to a separate account with no card attached. Tight month: 5%. Never 0%. Bills come after.

2 The 48-Hour Rule
Any want over $50 goes on the 48-Hour List and waits two days. Anything over $500 waits 30 days.

3 The Three-Jar Rule
Before each month starts, every dollar gets a job: Needs, Wants or Tomorrow. Money with no job goes to Tomorrow.

4 The Sunday Ten Rule
Every Sunday, ten minutes: check your balance, log the week on the Spending Map and update your jars.

5 The Subscription Rule
Any subscription you haven't used in the last 30 days is cancelled the same day you notice. Full review on the 1st of every month.

6 The Cash Wants Rule
Wants are paid in cash, or from one separate card topped up once a week. When it's empty, the week's wants are over.

7 The No-Interest Rule
Never borrow with interest for a want. Not for phones, holidays, clothes, gadgets or "buy now, pay later".

8 The Payoff Order Rule
Choose one payoff order and write it down: smallest balance first, or most expensive first. Every spare dollar goes to the top debt until it's gone.

9 The Cushion Rule
Build a $1,000 (£800) starter cushion first. Then save one month of essential costs. Then three months.

10 The Giving Rule
Set a fixed giving amount on payday, before any wants. Start at 1% of what you earn.

11 The Money Date Rule
First Sunday of each month: 30 minutes, over tea, with the printed agenda. Money arguments always wait 24 hours.

12 The Leave-a-Map Rule
Write the Family Money Map: every account, policy, debt and important document, kept in one envelope your family knows about.

Rule No. 1

Money rule number one

The Payday Rule

Within 24 hours of every payday, move 10% to a separate account with no card attached. Tight month: 5%. Never 0%. Bills come after.

Why it works

Money left in your spending account gets spent. That's what it's there for. Moving it out first, before the bills and the temptations see it, turns saving from willpower into a habit that happens on its own.



SARAH

Adam calls it paying the future first.

ADAM

The future never says thank you. But it never asks for a refund either.



Psst, the fine print

Irregular income? Move 10% of every payment the day it lands. Prefer not to earn interest? Use a non-interest or Islamic account. The rule is about keeping the money apart, not about the type of account.

IN PLAIN ENGLISH

How do I work out 10%?

Move the decimal point one place to the left. $2,350.00 becomes $235.00. For 5%, take that number and halve it: $117.50.

YOUR TOOL **Payday Plan, page 60 →**

Your turn: how this rule fits my life

I DID IT ☐ Payday 1 ☐ Payday 2 ☐ Payday 3 ☐ Payday 4

DAY 2

Highlight every charge

2 of 30

Today's to-do

- [ ] Open your banking app or website and find last month's statement or transactions.
- [ ] Download or print it, or just scroll slowly on screen.
- [ ] Highlight, circle or list every single charge on the Spending Map. Every one, even the $2 ones.

Why it matters

Most people guess their spending wrong by a lot. Seeing every charge, once, is usually the moment everything changes.



SARAH

Adam found eleven coffees he swears he never drank.

IN PLAIN ENGLISH

Where do I find a statement?

In most banking apps, look for "Statements", "Transactions" or "Activity". A statement is simply the list of everything that went in and out of your account.

YOUR TOOL **Spending Map, page 57 →**

Number of charges I found: _____

- [ ] **Day 2, done!**

Missed it? Burnt toast. Just do today's page.

What I noticed: _____

Pen at the ready

Freedom Number

Add up only what you must pay every month to live. Leave out wants. This total is your Freedom Number.

Essential cost	Monthly amount ($)
Rent or mortgage	
Electricity, gas and water	
Council tax or property tax	
Phone and internet	
Food and household basics	
Transport (fuel, fares, car costs)	
Insurance	
Minimum debt payments	
Childcare or school costs	
Other essential:	

My Freedom Number (total of the above): $ _____

My full cushion goal (Freedom Number x 3): $ _____

IN PLAIN ENGLISH

How to multiply by 3

Add the number to itself three times. A Freedom Number of $2,100 gives a full cushion goal of $2,100 + $2,100 + $2,100 = $6,300.