MESQUITE MONEY MATTERS · SETUP CARD 2

Pay Yourself First

Fill this in once. About twenty minutes if you have your account numbers handy.

STEP 1 · YOUR NUMBER

Example: $1,000 ÷ 4 checks = $250 a check. $250 ÷ 30 = about $8 a day.

My target	Ramsey's Baby Step 1 is $1,000	$
Already saved toward it		$
Checks before Spring Break	Nov 24, Dec 18, Jan 27, Feb 26 = 4	$
Target minus saved, ÷ checks = amount per check	paid twice a month? halve it	$
Amount per check ÷ 30 = about this much a day		$

STEP 2 · THE ACCOUNT

Compare rates at bankrate.com/banking/savings/rates. I don't name banks.

- ☐ At a different bank than my checking
- ☐ No monthly fee
- ☐ No minimum balance
- ☐ FDIC or NCUA insured
- ☐ Rate compared against at least two others
- ☐ Account nickname (not "Savings") — name: _____

STEP 3 · MAKE IT AUTOMATIC

Money you never see in checking is money you never miss.

Payroll (972-882-7322): can my direct deposit split into two accounts?	☐ yes ☐ no
☐ If no: automatic transfer set at my bank for the day after payday	date set: _____
Amount moving each pay date	$

STEP 4 · FOUR CHECKS TO YOUR TARGET

Check a box each time it lands. Photo the card when the last one does.

Pay date	Amount in	Running total	Done
November 24	$	$	☐
December 18	$	$	☐
January 27	$	$	☐
February 26	$	$	☐
March 26 (spare)	$	$	☐

Can't spare $250? Pick $25 and set it up anyway. The habit is the point; the amount can grow when the next raise comes.

Short one month? Skip it, don't quit. The transfer runs again on the next check, and a $750 cushion still beats a credit card.

Written by Zach Egbert, Intirety Wealth. Nobody sees your numbers; this card is yours.
Prefer to do the math on your phone? The Google Sheets version is behind the code on the Mesquite Money Matters page in your break room.
If money stress is weighing on you right now, the district's Employee Assistance Program is free and confidential: **1-877-851-1631**, any time.

INTIRETY WEALTH MANAGEMENT

Securities and Advisory services offered through GWN Securities, Inc., Member FINRA/SIPC, a Registered Investment Advisor. 11440 N. Jog Road, Palm Beach Gardens, FL 33418. (561) 472-2700. Intirety Wealth and GWN Securities, Inc. are non-affiliated companies