START HERE

# Your first 7 days

One small task a day. Do them in order or not; it’s your week. Check them off as you go.

## This week

0 of 7 done

- [ ] **Day 1: Find your logins.**
  Write down every card, loan and bank account you have, and make sure you can log in to each one. That's the whole task.

- [ ] **Day 2: List every debt.**
  Name, what you owe, the interest rate and the minimum payment. Rough is fine. **Use the debt list**.

- [ ] **Day 3: Set up autopay for minimums.**
  One missed payment can cost a late fee and hurt your credit. Autopay the minimums so the basics happen without you.

- [ ] **Day 4: Look at last month.**
  Scroll through one month of bank and card statements. Don't judge it; just notice where the money went.

- [ ] **Day 5: Find one $20 leak.**
  An app you forgot, a subscription, a fee. Cancel one thing. That's $240 a year back.

- [ ] **Day 6: Start a tiny cushion.**
  Move even $10 into savings. A small cushion keeps the next surprise off the card.

- [ ] **Day 7: Pick your first target.**
  Choose one debt to put extra money toward and see your debt-free date in the **Budget** (or the **debt payoff calculator**).

Saved only in this browser on this device. Nothing is sent anywhere.

## Missed a day?

That’s fine. This isn’t a streak. Pick it up tomorrow, or skip to the next one. Most people need more than seven days, and that counts too.