

GRINDINSILENCE · FIELD GUIDE

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# THE MONEY LEAK RESET

Find the money you are already losing.



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FIND IT · PLUG IT · KEEP THE GAP

Companion to "Why Most People Stay Broke Even When They Make More Money"

# THE FIVE MOVES

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You do not get rich by earning more. You get rich by keeping the gap between what you earn and what you spend. These five moves protect that gap.

01

## See it

Track every dollar for 30 days. No judgment – you are gathering evidence, not budgeting yet.

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02

## Pay the gap first

Move savings out the day you are paid, automatically, and live on the rest.

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03

## Freeze your baseline

When income rises, keep your lifestyle flat and send the whole raise to the gap.

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04

## Name the trigger

Put a 24-hour delay on any non-essential and ask what feeling you are really buying.

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05

## Automate the wealth

Make saving the default that happens without you; make overspending require friction.

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### REMEMBER

Wealth is the gap, not the income. A modest salary with a protected gap beats a huge one with none.

STEP 01

# THE LEAK-FINDER CHECKLIST

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Work down the list. Write the monthly dollar amount you recover beside each one – the total is almost always a shock.

- Cancel subscriptions you do not actually use \$ \_\_\_\_\_
- Kill "free trials" that quietly started charging \$ \_\_\_\_\_
- List every recurring charge and question each one \$ \_\_\_\_\_
- Check bank, overdraft, and ATM fees \$ \_\_\_\_\_
- Swap brand-name defaults for identical generics \$ \_\_\_\_\_
- Tally a full month of takeout and delivery \$ \_\_\_\_\_
- Note the interest you pay on carried balances \$ \_\_\_\_\_
- Audit the "small" \$5–\$15 charges that add up \$ \_\_\_\_\_

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**MONTHLY TOTAL RECOVERED** \$ \_\_\_\_\_

× 12 = your first-year raise, found – not earned.

STEP 02

# TRIGGERS & THE GAP

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## EMOTIONAL SPENDING – NAME IT

**My top three spending triggers are:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**Before any "want" purchase I will ask:**

"What am I actually trying to feel right now – and what costs nothing?"

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## PAY-THE-GAP CALCULATOR

Monthly take-home income	\$	_____
Fixed needs (rent, bills, food, minimums)	\$	_____
The gap (income - needs)	\$	_____
I will auto-save this on payday	\$ / %	_____

Automate the gap so it leaves before lifestyle can reach it. Saving first is the whole game.

STEP 03

# 30-DAY MONEY AWARENESS

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**Days 1-7** Track everything – every coffee, every charge. Change nothing yet.

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**Days 8-14** Hunt the leaks. Cancel, switch, and list every recurring charge.

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**Days 15-21** Name your triggers. Write the feeling behind every want.

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**Days 22-27** Set the gap. Automate one savings number on payday.

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**Days 28-30** Cap the baseline. Write the rule for where your next raise goes.

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DID I LOG MY SPENDING TODAY?

01	02	03	04	05	06	07	08	09	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30

30 days of attention. That is what the gap is made of.



# GRIND IN SILENCE

Wealth is not what you earn. It is what you refuse to spend.

Track one week. Cancel one charge. Automate one transfer.

Don't announce it. Let the growing gap do the talking.

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## READ NEXT

The Psychology of Money — Morgan Housel

Rich Dad Poor Dad — Robert Kiyosaki

I Will Teach You To Be Rich — Ramit Sethi

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