THE BROKE-BREAKER

30-DAY STARTER

The free first month. Finish it, then come get the real thing.

"Broke is a habit, baby."

Gloria Vance · retired bookkeeper, zero patience

GLORIA'S 7 RULES

Read these before you write a single number.

1 **Look at it.**

Open the account. Every day. Fear is expensive.

2 **Every dollar gets a job.**

Income minus every planned dollar equals zero. Unassigned money walks off.

3 **Pay yourself first.**

Savings is a bill. It gets paid before the mall does.

4 **Kill the leaks.**

Subscriptions, fees, delivery, 'small' things. Small is how big gets built.

5 **Cash for the weak spots.**

Whatever you overspend on goes in an envelope. Empty envelope, done.

6 **Smallest debt first.**

Momentum beats math when you're starting. Snowball it.

7 **No shame, just ledger.**

You are not bad. You were untracked. Now you're tracked.

“Broke is a habit, baby. So is rich.” — Gloria

HOW TO USE THIS LEDGER

Ten minutes a day. That's the whole trick.

SNAPSHOT (once):
write down every account, every balance, every debt. All of it. Yes, that one too.

LEAK AUDIT (once):
list every recurring charge. Cancel what you can't defend out loud to me.

MONTHLY PLAN (3x):
give every dollar of income a job. Fixed bills, envelopes, debt, savings. Zero left over.

DEBT SNOWBALL (once, update monthly):
smallest balance first, minimums on the rest, roll payments forward.

DAILY LEDGER (90x):
every day, write what went out. Two minutes. Circle anything you'd hide from me.

WEEKLY CHECK-IN (13x):
totals, what leaked, one thing you'll change. Sunday. Coffee. Ledger.

MONTHLY REVIEW (3x):
compare plan to reality. Adjust the plan, not your self-worth.

DAY 90:
fill the scorecard. Debt down, savings up, or you didn't do the pages. Either way, I'll know.

"That's not a treat. That's a leak." — Gloria

MONEY SNAPSHOT

Day 0. The truth, in ink.

Date: _______________

ACCOUNT / CASH	BALANCE	NOTES

DEBT (WHO I OWE)	BALANCE	RATE %	MIN. PMT	DUE DAY

TOTALS
Cash + accounts: $ ____________ Total debt: $ ____________ Net: $ ____________
Monthly take-home income: $ ____________ Minimum payments total: $ ____________

"Show me the ledger, not the excuse." — Gloria

LEAK AUDIT

Every recurring charge. Defend it out loud or cut it.

CHARGE	$/MONTH	KEEP / CUT	WHY (SAY IT TO GLORIA)

Monthly leaks found: $ __________ x 12 = $ __________ a year. Mm.

"A subscription is a bill wearing a costume." — Gloria

MONTH 1 PLAN

Every dollar gets a job. Income minus jobs = zero.

Month of: _______________   Take-home income: $ _______________

FIXED BILLS	PLANNED	ACTUAL	DIFF

ENVELOPES (THE WEAK SPOTS)	PLANNED	ACTUAL	DIFF

DEBT + SAVINGS	PLANNED	ACTUAL	DIFF

Income $ _________ – everything above $ _________ = $ _________   (should be zero)

"Rich people count. Broke people estimate." — Gloria

DEBT SNOWBALL

Smallest balance first. Minimums on the rest. Roll it forward.

#	DEBT	START BAL.	MIN.	MONTH 1	MONTH 2	MONTH 3	PAI

SNOWBALL PAYMENT

Extra I can throw at the smallest debt each month: $ __________

When it's paid, that payment + its minimum rolls onto the next one. Write the new number here: $ __________

DEBT-FREE DATE (DO THE MATH, THEN CIRCLE IT ON A CALENDAR)

"Debt is a roommate that never leaves and eats first." — Gloria

WEEK 1 · DAYS 1–7

Write every dollar out. Circle what you'd hide from me.

DAY 1 ______ / ______

Day total $ __________

DAY 2 ______ / ______

Day total $ __________

DAY 3 ______ / ______

Day total $ __________

DAY 4 ______ / ______

Day total $ __________

DAY 5 ______ / ______

Day total $ __________

DAY 6 ______ / ______

Day total $ __________

DAY 7 ______ / ______

Day total $ __________

WEEK 1 CHECK-IN

Spent this week: $ __________

Biggest leak: ____________________

Debt paid: $ ________ Saved: $ ________

One thing I change next week:

____

"You don't need it. You need to want it less." — Gloria

WEEK 2 · DAYS 8–14

Write every dollar out. Circle what you'd hide from me.

DAY 8 ______ / ______

Day total $ __________

DAY 9 ______ / ______

Day total $ __________

DAY 10 ______ / ______

Day total $ __________

DAY 11 ______ / ______

Day total $ __________

DAY 12 ______ / ______

Day total $ __________

DAY 13 ______ / ______

Day total $ __________

DAY 14 ______ / ______

Day total $ __________

WEEK 2 CHECK-IN

Spent this week: $ __________

Biggest leak: ____________________

Debt paid: $ ________ Saved: $ ________

One thing I change next week:

____

"Rich people count. Broke people estimate." — Gloria

WEEK 3 · DAYS 15–21

Write every dollar out. Circle what you'd hide from me.

DAY 15 ______ / ______

Day total $ __________

DAY 16 ______ / ______

Day total $ __________

DAY 17 ______ / ______

Day total $ __________

DAY 18 ______ / ______

Day total $ __________

DAY 19 ______ / ______

Day total $ __________

DAY 20 ______ / ______

Day total $ __________

DAY 21 ______ / ______

Day total $ __________

WEEK 3 CHECK-IN

Spent this week: $ __________

Biggest leak: ____________________

Debt paid: $ ________ Saved: $ ________

One thing I change next week:

____

"If you can't pay for it twice, you can't afford it once." — Gloria

WEEK 4 · DAYS 22–28

Write every dollar out. Circle what you'd hide from me.

DAY 22 ______ / ______

Day total $ __________

DAY 23 ______ / ______

Day total $ __________

DAY 24 ______ / ______

Day total $ __________

DAY 25 ______ / ______

Day total $ __________

DAY 26 ______ / ______

Day total $ __________

DAY 27 ______ / ______

Day total $ __________

DAY 28 ______ / ______

Day total $ __________

WEEK 4 CHECK-IN

Spent this week: $ __________

Biggest leak: ____________________

Debt paid: $ ________ Saved: $ ________

One thing I change next week:

____

"Your bank app is not a horror movie. Open it." — Gloria

WEEK 5 · DAYS 29–30

Write every dollar out. Circle what you'd hide from me.

DAY 29 ______ / ______

Day total $ __________

DAY 30 ______ / ______

Day total $ __________

WEEK 5 CHECK-IN

Spent this week: $ __________

Biggest leak: ____________________

Debt paid: $ ________ Saved: $ ________

One thing I change next week:

____

"Mm. Return it." — Gloria

MONTH 1 REVIEW

Plan vs. reality. Adjust the plan, not your worth.

THE NUMBERS

Planned spend $ ________ Actual $ ________ Difference $ ________

Debt at start $ ________ Debt now $ ________ Paid down $ ________

Savings at start $ ________ Savings now $ ________ Added $ ________

Leaks cancelled this month: ____________________________________

WHAT ACTUALLY HAPPENED (BE HONEST, I'VE HEARD WORSE)

NEXT MONTH, I WILL...

“Mm. Return it.” — Gloria

DONE? GOOD.

Post your Day 90 scorecard and tag @gloriasaysbroke.
I read them. I judge them. Lovingly.