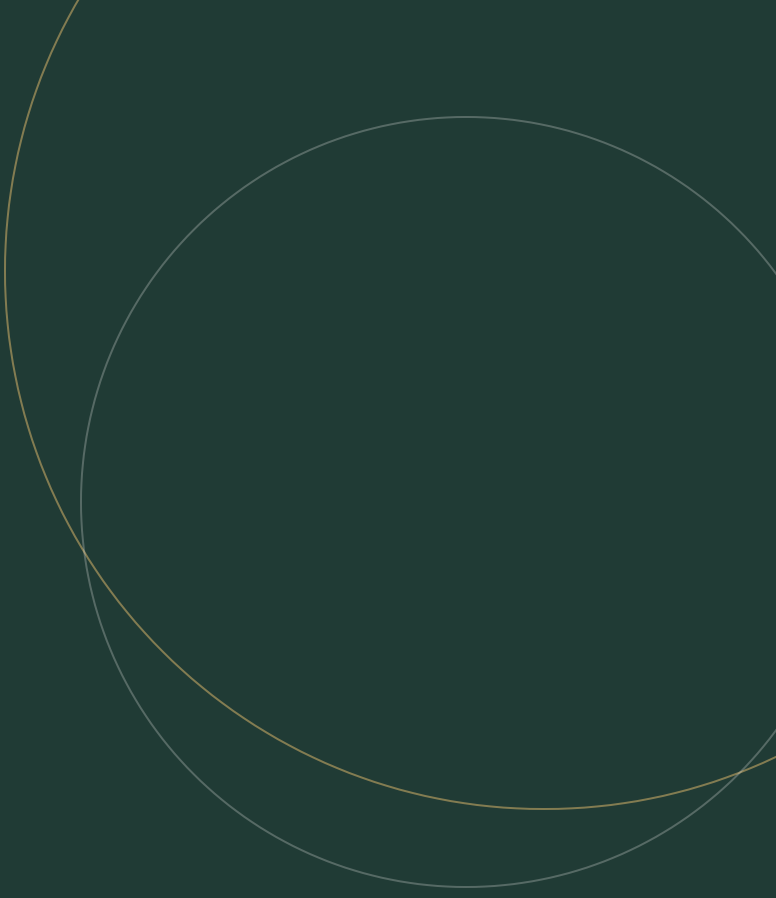




FREE GUIDE FOR PEOPLE WHO WORK FOR A LIVING

The Learn to Earn Money Roadmap

Six money moves, in order, over ninety days. For people who want their paycheck to start working back.

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1. **Order beats intensity.** Most money advice is fine on its own and confusing all together. These six moves run in a sensible order, and each one makes the next one easier.
2. **Know the number before you fix it.** Move 1 takes one evening: what actually lands in your account, where it goes, and what an hour of your work really pays.
3. **A small buffer changes everything.** Even a few hundred dollars set aside means a flat tire is an inconvenience, not a new credit card balance.
4. **Don't leave free money on the table.** If your employer matches retirement contributions, getting the full match is usually the best return you'll find anywhere.
5. **High-interest debt is an emergency in slow motion.** Pick a payoff method and automate it.
6. **Investing can be boring on purpose.** Low-cost, broad index funds, automatic contributions, and a lot of patience.
7. **Then grow the top line.** A raise, a side income, or a small business of your own, built with skills you already have.

There are no income promises here, because nobody can honestly make one. What you can control is a steady weekly rhythm. That rhythm is what this roadmap gives you.

Tonight: turn to Move 1 and fill in the Paycheck Math worksheet in the appendix. It takes about thirty minutes.

A note from Aaron

I spent twenty years in a hands-on job. I was good at it, and I liked more of it than I expected to. Then carpal tunnel made the math impossible to ignore: if my hands couldn't keep doing the work, what was my plan?

It turned out I didn't really have one. I had a paycheck, a retirement account I rarely looked at, and a vague sense that I should "invest more." What I didn't have was a clear order of operations.

So I built one, mostly from free, reliable sources and a lot of spreadsheets. This roadmap is that order, written for anyone who works for a living and is tired of advice that's either a lecture or a sales pitch.

I'm not a financial advisor, and this isn't personal advice. It's what I've learned, laid out as clearly as I can.

— Aaron

Before you begin: three honest truths

1. This is a building project, not a lottery ticket. Money gets better through boring habits repeated for years. Anyone who promises you a number, or a timeline to a number, is selling you a feeling.

2. Your situation is yours. Every example in this guide is labeled as an example. Your taxes, benefits, debts and goals are different. Use the method, then plug in your own numbers.

3. Some situations need more than a guide. If you're behind on essential bills, facing collections, or considering bankruptcy, talk to a nonprofit credit counselor first (the National Foundation for Credit Counseling at nfcc.org is a good place to start). This roadmap is built for people who are getting by and want to get ahead.

MOVE 1

Know your paycheck math

You can't steer a number you've never looked at. This move takes one evening.

Step 1A · Find your real take-home pay

Pull up your last two pay stubs. Write down gross pay, every deduction (taxes, health insurance, retirement, other), and net pay. Then convert it to a monthly number:

- **Paid every two weeks:** $\text{net pay} \times 26 \div 12$
- **Paid twice a month:** $\text{net pay} \times 2$
- **Paid weekly:** $\text{net pay} \times 52 \div 12$

Example only: a \$52,000 salary paid every two weeks is \$2,000 gross per check. If \$1,560 lands in the account after taxes and benefits, monthly take-home is $\$1,560 \times 26 \div 12 = \mathbf{\$3,380}$. (Two months a year have three paychecks. Decide now where those "extra" checks go.)

Step 1B · Find your real hourly wage

Add up every hour your job actually takes in a typical two weeks: scheduled hours, commute, unpaid prep, the drive to pick up uniforms. Divide one net paycheck by that number.

Example only: $\$1,560 \text{ net} \div (80 \text{ scheduled hours} + 10 \text{ hours of commuting}) = \mathbf{\text{about } \$17.33 \text{ an hour}}$, not the \$25 on the offer letter. That number is useful. It tells you what a \$60 impulse purchase really costs (about three and a half hours) and what a side project needs to beat.

Step 1C · Sort last month's spending into three buckets

Use your bank and card statements. Don't judge, just sort.

Bucket	What goes in it	Common starting guide
Needs	Housing, utilities, groceries, insurance, minimum debt payments, transportation to work	About 50% of take-home
Wants	Eating out, subscriptions, travel, hobbies, upgrades	About 30%
Future you	Savings, extra debt payments, investing	About 20%

The 50/30/20 split is a starting guide, not a rule. In a high-cost city, needs might be 60% or more for a while. The point is to see your own split clearly, then move it a few points at a time.

Example only: on \$3,380 a month, 50/30/20 works out to \$1,690 for needs, \$1,014 for wants and \$676 for future you.

Step 1D • Pick one leak to plug

Look at the wants bucket and choose one thing to cut or cap this month: an unused subscription, a delivery habit, a phone plan you've outgrown. Point that money at Move 2.

Watch-outs:

- Annual and irregular costs (car registration, gifts, insurance premiums) wreck budgets. Add them up for the year, divide by 12, and treat that as a monthly need.
- Don't build a budget so strict you'll quit it in three weeks. A rough plan you keep beats a perfect one you abandon.

MOVE 2

Build a starter buffer

In the Federal Reserve's most recent survey of household finances, 63% of adults said they'd cover a \$400 emergency expense with cash or its equivalent. The rest would borrow, sell something, or couldn't cover it at all. A buffer moves you into the first group.

Step 2A · Open a separate savings account

Keep the buffer out of your checking account so it doesn't quietly get spent. A high-yield savings account at an FDIC-insured bank or NCUA-insured credit union is a common choice. Deposits are insured up to \$250,000 per depositor, per insured institution, per ownership category.

Step 2B · Set a starter target

A common starter target is **\$1,000, or one month of essential expenses**, whichever you can reach first. That's enough to absorb most small emergencies without new debt.

Step 2C · Automate it

Set up an automatic transfer for the day after payday. Even \$25 a paycheck builds the habit. Any "extra" paycheck from Move 1 can go here.

Later · Grow it to a full emergency fund

Once high-interest debt is handled (Move 4), many people grow this fund to **three to six months of essential expenses**. If your income is irregular, or you're the only earner in your household, lean toward the higher end.

Watch-outs:

- An emergency is something necessary, unexpected and urgent. A sale is not an emergency.
- If you use the buffer, that's what it's for. Refill it, then keep going.

MOVE 3

Claim your full employer match

If your employer matches retirement contributions, the match is part of your pay. Not taking it is like turning down a raise.

Step 3A · Find your plan's match formula

Look in your benefits portal or ask HR. Match formulas usually look like "50% of what you contribute, up to 6% of pay" or "100% up to 4%."

Example only: on a \$52,000 salary with a 50%-up-to-6% match, contributing 6% (\$3,120 a year) brings in **\$1,560 from your employer**. Contributing 3% brings in only \$780. The other \$780 is left on the table every year.

Step 3B · Check the vesting schedule

Vesting is how long you must stay before the employer's money is fully yours. Your own contributions are always yours. If you might leave soon, know your vesting date.

Step 3C · Set your contribution to at least the full match

Change it in your benefits portal. If the full match feels like too much right now, raise it by 1% now and another 1% with your next raise.

Know the limits

For 2026, the IRS limit for employee contributions to a 401(k), 403(b) or most 457 plans is **\$24,500**. Workers 50 and older can add a catch-up contribution of up to \$8,000 (up to \$11,250 for ages 60 to 63 in plans that allow it). Most people won't hit these limits. They're good to know.

Watch-outs:

- Choose a sensible default investment inside the plan. Many plans offer a target-date fund: one fund that adjusts over time based on the year you expect to retire. Check its expense ratio.
- No employer plan? Skip to Move 5 and use an IRA.

MOVE 4

Pay down high-interest debt

In August 2026, the average interest rate on credit card accounts that were charged interest was 22.36%, according to Federal Reserve data. At that rate, a balance grows fast.

Step 4A · List every debt

For each one, write the balance, interest rate (APR) and minimum payment. The appendix has a table for this.

Step 4B · Pick a payoff method

Both of these work. Pick the one you'll stick with.

Method	How it works	Why people choose it
Avalanche	Pay minimums on everything. Put every extra dollar on the highest-interest debt first.	Usually costs the least in total interest.
Snowball	Pay minimums on everything. Put every extra dollar on the smallest balance first.	Quick wins keep some people motivated.

When one debt is paid off, roll its whole payment into the next one.

Step 4C · See what an extra payment does

Example only, calculated at a fixed 22% APR with no new charges:

\$4,000 card balance	Months to pay off	Total interest paid
\$100 a month	about 73 months	about \$3,280
\$200 a month	about 26 months	about \$1,030
\$300 a month	about 16 months	about \$630

Doubling the payment from \$100 to \$200 cuts the payoff time by more than four years and saves about \$2,250 in interest in this example.

Step 4D · Automate the payment and stop adding to the balance

Set the payment to go out automatically. If cards are the problem, take them out of your wallet and your phone's saved payments while you pay them down.

Watch-outs:

- Balance-transfer offers can help, but read the transfer fee and what happens when the promotional rate ends.
- Be wary of anyone who charges large up-front fees to "settle" debt. A nonprofit credit counselor (nfcc.org) can explain options like debt management plans.
- Lower-interest debt (many mortgages, some student and auto loans) usually doesn't need the same urgency. Many people invest while paying those on schedule.

MOVE 5

Invest simply, automatically

This is general education, not investment advice. All investing involves risk, including the loss of money.

Why "simple" is a strategy

A broad, low-cost index fund owns a slice of a whole market instead of betting on a few companies. Over long periods, most professional fund managers who try to beat the market don't. S&P Dow Jones Indices reports that over the 15 years ending in 2025, about 90% of actively managed U.S. large-company stock funds trailed the S&P 500. Lower fees and broad diversification are two things you can control.

Step 5A · Choose your account

- **Workplace plan (401(k), 403(b)):** at least up to the full match (Move 3).
- **Roth IRA:** you contribute money you've already paid tax on. Qualified withdrawals in retirement are tax-free. For 2026, you can contribute up to **\$7,500** (\$8,600 if you're 50 or older), as long as you have earned income. Eligibility phases out at modified adjusted gross income of \$153,000 to \$168,000 for single filers and \$242,000 to \$252,000 for married couples filing jointly.
- **Traditional IRA:** contributions may be tax-deductible, depending on your income and whether you have a workplace plan. Withdrawals in retirement are taxed as income.
- **Taxable brokerage account:** no special tax treatment, but no contribution limits or withdrawal rules.

Step 5B · Choose a simple fund

Common beginner choices are a **target-date fund** or a **broad index fund** (for example, a total U.S. stock market fund, an S&P 500 fund, or a total world stock fund). Look at the **expense ratio**. Many broad index funds charge well under 0.20% a year.

Step 5C · Automate contributions

Set up an automatic monthly contribution. Investing a fixed amount on a schedule means you don't have to guess when to buy.

Hypothetical example only, not a prediction: \$200 a month for 30 years is \$72,000 of contributions. If it grew at a steady 6% a year, it would be worth about \$200,900. At 4%, about \$138,800. Real returns go up and down, sometimes sharply, and can be negative for years at a time.

Step 5D - Leave it alone

Check in once or twice a year. Don't sell in a panic when markets fall. If you need the money within about five years, it probably belongs in savings, not stocks.

Watch-outs:

- Check a financial professional's record on FINRA BrokerCheck (brokercheck.finra.org) before you hire anyone.
- Promises of sure-thing returns, pressure to decide today, and strategies nobody will explain clearly are red flags.
- Rules for IRAs and workplace plans have more detail than fits here. [IRS.gov](https://www.irs.gov) has the official versions.

MOVE 6

Grow your income

Cutting costs has a floor. Earning more doesn't have a ceiling, though it does take time. Three ways in, from fastest to slowest.

Option 1 · Get paid more for the job you have

- Look up pay ranges for your role and area. Many job postings now list ranges.
- Write down your results from the past year: problems you solved, people you trained, money or time you saved the business.
- Ask for a meeting about compensation, not a hallway chat. The appendix has a script.

Option 2 · Start a side income with skills you already have

Most people say "all I know is my job." It's rarely true. Building trust with a nervous stranger, explaining something complicated in plain words, keeping records no one checks, staying on schedule when two things go wrong at once: those are client care, teaching, operations and ethical sales. Businesses run on them.

Side-income type	What it looks like	Start-up cost	Watch-outs
Freelance or consulting	Paid help with something you're good at: training, writing, admin, process fixes	Low	Trades time for money; check your employment agreement
Tutoring or teaching	One-on-one, small groups, or workshops	Low	Some subjects or settings need credentials
Digital products	A guide, template or checklist you make once and sell many times	Low	Takes weeks to make and an audience to sell
Content	Writing, video or a newsletter, paid through sponsors, affiliates or your own products	Low	Usually slow; needs consistency for months
Local service	A service people in your area need	Low to high	Licenses, permits and insurance may apply

The two-week test: before you build anything, talk to ten people who might pay for it. Ask about their problem, what they've tried, and whether they've ever paid for help. If at least three give you a small

"yes" (an email address, a deposit, a booked call), keep going. If not, adjust and test again.

Option 3 · Build a small business you own

When a side income is working, the U.S. basics are worth setting up properly:

- **EIN:** free from the IRS at irs.gov. Never pay a third-party site for it.
- **Separate bank account:** keep business money apart from personal money.
- **Structure:** many people start as a sole proprietor and form an LLC later. Ask a professional which fits you.
- **Local licenses:** many cities and counties require a general business license.
- **Bookkeeping:** track income and expenses from day one.

Taxes on side income (plain English)

- **All income is reportable**, whether or not you receive a tax form.
- **Self-employment tax** is generally 15.3% (12.4% Social Security plus 2.9% Medicare) on net self-employment earnings, in addition to income tax.
- **Estimated taxes:** if you expect to owe \$1,000 or more for the year after withholding and credits, you generally need to make quarterly estimated payments (IRS Form 1040-ES). Many people set aside a percentage of every payment in a separate savings account. Ask a tax professional what percentage fits you.
- **Form 1099-K:** payment apps and online marketplaces generally must issue one when your payments for goods or services exceed \$20,000 and 200 transactions in a year. They may send one for less. Either way, the income counts.

Watch-outs:

- Read your employment agreement for non-compete, moonlighting and confidentiality clauses before you start.
- Some work needs a license, permit or certification. Check your state's rules.
- Affiliate links and paid partnerships need a clear disclosure near the link, per FTC guidance.

Your 30/60/90-day plan

Built for about two to four hours a week. If you have more time, you'll move faster. If you have less, stretch it. The order matters more than the speed.

Days 1–30 · See it and steady it

Goal: know your numbers and stop the bleeding.

Week	Do this	Done looks like
1	Paycheck math: take-home, real hourly wage, three buckets (Move 1).	One page with your real numbers.
2	Open a separate savings account. Set an automatic transfer for payday (Move 2).	Money moving on its own.
3	Find your employer match formula and vesting schedule. Raise your contribution to the full match if you can (Move 3).	Contribution changed, or a date to change it.
4	List every debt. Pick avalanche or snowball (Move 4).	A debt list and one target debt.

Days 31–60 · Automate it

Goal: let systems do the work your willpower shouldn't have to.

Week	Do this	Done looks like
5	Automate the extra payment on your target debt.	Payment scheduled.
6	Cancel or cap one recurring want. Send that amount to savings or debt.	One leak plugged.
7	Learn your account options: Roth IRA, traditional IRA, your workplace plan (Move 5).	You know which account comes next for you.
8	Check your progress on the starter buffer. Adjust the transfer amount if needed.	A buffer that's growing.

Days 61–90 · Grow it

Goal: start investing simply and test one way to earn more.

Week	Do this	Done looks like
9	Once your buffer is in place and high-interest debt has a plan, open an IRA or raise your plan contribution, and choose a simple, low-cost fund.	First automatic investment scheduled.
10	Write down your results from the past year. Research pay ranges for your role (Move 6).	Notes ready for a pay conversation.
11	Pick one side-income idea. Talk to five people who might pay for it.	Real answers from real people.
12	Review: What changed? What's automatic now? What's the one priority for the next 90 days?	A one-page plan for next quarter.

Your weekly money rhythm (print this and keep it)

- **Fifteen minutes on payday:** check that every automatic transfer went through.
- **Thirty minutes a week:** work on your one priority (debt, buffer, a pay conversation, or a side-income test).
- **Once a month:** compare spending to your three buckets.
- **Once a year:** review your retirement contributions, beneficiaries, insurance and the year's new IRS limits.

Where to go from here

Learn to Earn shares plain-English notes on money, work, business and investing for people who work for a living. No hype, no stock tips, no income promises.

If something here feels like too much, do the smallest next step: open your last pay stub and fill in the first three lines of the Paycheck Math worksheet.

Appendix

A • The Paycheck Math worksheet

Line	Your number
Net pay per paycheck	
Paychecks per year (26, 24, 52 or 12)	
Monthly take-home (net $\times$ paychecks $\div$ 12)	
Hours per pay period, including commute and unpaid time	
Real hourly wage (net pay $\div$ hours)	
Needs this month	
Wants this month	
Future you this month	
One leak I'll plug this month	

B • The debt list

Debt	Balance	APR	Minimum payment	Payoff order

C · The pay-conversation request

Hi [Manager], I'd like to set up 20 minutes to talk about my compensation. I've put together a short summary of what I've taken on this year and some market data for the role. Would [day] or [day] work?

D · The side-income conversation request

Hi [Name], I'm thinking about offering [help with a specific problem] for [who]. Would you give me fifteen minutes of honest feedback? No pitch, just questions.

E · Plain-English glossary

- **APR:** annual percentage rate, the yearly cost of borrowing, including some fees.
- **Catch-up contribution:** extra retirement contributions allowed at age 50 and older.
- **Emergency fund:** savings set aside for necessary, unexpected, urgent expenses.
- **Employer match:** money your employer adds to your retirement plan when you contribute.
- **Expense ratio:** the yearly fee a fund charges, as a percentage of what you have invested.
- **Index fund:** a fund that tracks a market index, such as the S&P 500, instead of picking stocks.
- **Roth IRA:** an individual retirement account funded with after-tax money; qualified withdrawals are tax-free.
- **Target-date fund:** one fund that holds a mix of investments and gets more conservative as its target year approaches.
- **Vesting:** how long you must work for an employer before its contributions are fully yours.

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