

Stewardship Starter Kit

Practical tools to help you move from financial chaos to financial clarity.

This starter kit introduces the core stewardship framework used throughout Money Talk With Tiff programs. These tools are designed to help you take immediate action with your finances, even if you feel overwhelmed or unsure where to begin.

Pay Yourself First

The foundation of financial stewardship is simple: pay yourself before paying everyone else. This principle ensures that your future receives a portion of every dollar you earn.

The Three-Step Framework

- **Step 1: Decide your amount.** Choose a realistic amount you will transfer to savings or investments every time you get paid.
- **Step 2: Automate the transfer.** Schedule an automatic transfer from your checking account to your Stability or Growth bucket the day after payday.
- **Step 3: Adjust your spending.** Once the transfer is automatic, learn to live on what remains.

Key principle: Wealth is not built by leftover money. It is built by money that is intentionally set aside first.

Your First Automation Plan

Payday Date	Transfer Amount	Destination Account	Automation Scheduled
		Stability or Growth	
		Stability or Growth	
		Stability or Growth	

The 3-Bucket Money System

This system organizes every dollar you earn into three clear purposes: Survival, Stability, and Growth. Instead of wondering where your money went, you assign it a job before it is spent.

Bucket Definitions

- **Survival:** Core living expenses required for daily life.
- **Stability:** Savings and buffers that protect you from financial emergencies.
- **Growth:** Investments and opportunities that build long-term wealth.

Monthly Allocation Worksheet

Category	Examples	Monthly Amount
Survival	Housing, groceries, utilities, transportation, minimum debt payments	
Stability	Emergency fund, extra debt payoff, repair funds, insurance buffers	
Growth	Investments, retirement accounts, education, business investment	

Suggested Starting Ratios

Situation	Survival	Stability	Growth
Financial Crisis	95%	3%	2%
Stabilizing	70%	20%	10%
Stable	60%	20%	20%

The \$100 Challenge

Most people believe they cannot save because they do not earn enough. In reality, many households have small financial leaks that add up to \$100 or more each month. This exercise helps you identify those leaks.

Step 1: Review Your Last 30 Days

Look at your bank and credit card statements. Write down purchases that were not essential and did not provide lasting value.

Date	Transaction	Amount	Essential	Valuable	Invisible

Step 2: Identify Your Redirectable Money

Expense Source	Current Monthly Amount	New Amount	Redirected To
			Stability or Growth
			Stability or Growth
			Stability or Growth

Your Goal: Find at least \$100 that can be redirected toward your Stability or Growth bucket.

Quick Wins Checklist

- Cancel one unused subscription.
- Reduce one recurring bill.
- Delete one spending app that triggers impulse purchases.
- Redirect the savings to your Stability or Growth bucket.

Your Next Step

These tools help you begin organizing your finances immediately. The next step is building the habit and system that keeps these changes running automatically.

The next phase of the journey walks you through implementing this framework step by step so that your financial life runs on systems rather than willpower.

Remember: Stewardship is not about perfection. It is about consistent, intentional management of the resources you have been entrusted with.