

Money First Starter Map

Four steps for a paycheck | Free | @JoeyJabs22

\$40k sitting in investing. \$12k on a high-interest card. "Ready to invest" is the wrong first question.

The app is easy. The order is what changes outcomes. Keep this one screen. Write on it. A pen still works.

This is education, not a plan for your life. Not advice.

The order

1) BILLS YOU HAVE TO PAY

Rent, food, insurance, minimums. Written down. If this list is fuzzy, leftover money is a guess.

2) CASH FOR SURPRISES

One bad bill without opening a new card balance. The car, a sick week, hours getting cut. This is Friday money, not your net worth.

3) THE CARD WITH THE HIGHEST INTEREST

APR is the yearly interest rate on the card. Extra after bills and a little cash goes here. Paying on time stops the late fee. It is not the same as paid off.

4) THEN LEARN MARKETS

When you need the money. What you pay in fees. Risk you can live with. A house is payment plus tax, insurance, and repairs. A paid-off house is not a free house.

Where it stops you today (THE CARD / CASH / BILLS / MARKETS) _____

How to use this (ten minutes)

Circle where it stops you. Write three numbers on page 3 this week: bills, the highest-interest card, and cash you could spend this Friday without a card.

Day 6 (the official credit report) is optional. Skip it if bills, cash, and the card are still fuzzy. The report is a gauge. It is not step one.

Why this order

People skip to the app because the app is interesting. The hole is usually quieter.

Interest on a 20%+ card usually beats a market "win" that year

A classroom story of 8% a year is not your return. A card charging more than 20% is a bill that does not wait. Extra on that card is often the first real win, because it is a number you can actually change this month.

A surprise with no cash becomes a new balance

The refrigerator dies. The car needs brakes. Groceries land before payday. You cannot unsubscribe from those. If cash is not sitting, the card becomes the emergency fund. Then you pay interest on the repair.

A house payment is not the cost of owning

The listing is a sticker. Tax, insurance, and the roof still leave as cash after the loan dies. Rent is a bill. A mortgage is only a transfer on the principal slice. The rest is still a bill.

Four lines worth saving

- On time stops the late fee. Extra moves the payoff date.
- Cash-back is not free if you carry a balance or buy extra to "max" a category.
- A cheap broad fund is how most households skip the job of picking stocks.
- Checking the app hourly turns a long tool into a short mood.

The full Lab uses the same idea, with worksheets.

Live on what you actually earn. See the debts. Fix only what is incomplete or wrong on the report. Aim leftover dollars. Keep a little cash so the next bad week does not restart the fire. Learn markets after the expensive debt is smaller.

This free map is the one screen. The Lab is the notebook.

Seven days. One small job a day.

You do not need a new personality. You need numbers from this month. If you miss a day, pick up at the next box. No shame restart.

[] Day 1: Write this month's bills you have to pay. Rent, food, insurance, minimums.

[] Day 2: Write leftover. Take-home minus that list. If it is \$0 or negative, write that.

[] Day 3: Write the card with the highest interest. APR, balance, minimum. Nickname only. No full account number.

[] Day 4: Write one number you could spend this Friday without a card. That is surprise cash, not net worth.

[] Day 5: One job for leftover: extra on that card, or park a little cash, whichever hole is open.

[] Day 6: Optional. Start a free credit report at annualcreditreport.com (type the URL yourself). Dispute only what is incomplete or wrong.

[] Day 7: Cut one quiet bill (unused subscription) or rest. No new app.

Write three numbers (this week)

Bills I have to pay this month \$ _____

Card with the highest interest (APR / balance) _____

Cash I could spend this Friday without a card \$ _____

Optional: free AI as a table helper, not an advisor.

Paste after "education only, do not invent numbers": Help me format this redacted list as a table sorted by APR.

Do not invent debts. Do not give personalized advice: [your list]

Never paste SSN, passwords, or a full unredacted report into a chat tool.

Hard rules

- No credit-score promises, approval guarantees, or "delete everything" claims.
- Do not dispute accurate negatives as a spam strategy. Accurate debt gets a payment plan.
- Cash-back only makes sense after you pay the statement in full, on time.
- Market labels (RSI, 200-day, volume) describe prices that already printed. They do not schedule the next move.
- This is not a credit-repair service, a bank, a broker, or personalized planning.

Official links (verify live)

- <https://www.annualcreditreport.com>
- <https://consumer.ftc.gov/articles/free-credit-reports>
- <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

Free-access rules can change. Always confirm on the official site. Watch for look-alike domains. Type the URL yourself.

Want the full Lab?

Money First: The Get-Out-of-Debt Lab | coming when checkout is live

13 short chapters and worksheets. Written so a paycheck reader can follow it without a finance class.

Same order as this map. More space to write. Optional AI prompts. A pen still works.

Until checkout is live, keep the free map and follow @JoeyJabs22. No stock picks. No property pitches. No score promises.

Disclaimer

This content is for general education and entertainment. It is not personalized financial, tax, legal, investment, credit-repair, or real estate advice.

Credit card and rewards ideas only make sense if you can pay the statement in full and on time. Interest and fees can erase rewards quickly. Credit report and dispute information is general education about consumer processes. It does not guarantee score changes, approvals, deletions, or investigation outcomes. Disputing is for incomplete or inaccurate information, not a method to erase accurate negatives. Free AI tools can be wrong or outdated. Never paste a full SSN, passwords, or unredacted reports into chat tools. Verify against your documents and official sources. Stocks, funds, and real estate can lose value. Past performance does not guarantee future results. Housing talk here is conceptual (tradeoffs, costs, definitions), not an appraisal or a local market call. You are responsible for your own decisions. Consider a qualified professional for your situation.

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