FREE PREVIEW

Paycheck to Paycheck Escape

Free Preview: Find the money you didn't know you had — the 3-minute formula that starts your escape, straight from Step 1 of the full guide.

- ✓ Takes 10 minutes, no spreadsheet required
- ✓ The one number every real money plan starts with
- ✓ No budgeting experience needed

By Money Coach Brian
financeunderground.com

BEFORE YOU START

You're Not Bad With Money

If you've ever reached the end of the month wondering where your paycheck went, you're in good company. About 78% of Americans live paycheck to paycheck at some point — not because they're careless, but because no one ever handed them a simple system.

The financial industry actually profits when you stay confused. Banks earn fees. Credit card companies earn interest. So this guide starts with the one move that changes everything: finding your **margin**.

FROM THE GUIDE · STEP 1 OF 3

What Is "Margin"?

Margin is the money left over after your bills are paid. It's the number that decides whether your plan actually works — and most people have never calculated it.

Income - Expenses = Your Margin

> **Why it matters**
> Your margin is what builds your safety net, pays off debt, and eventually builds real wealth. If you don't know this number, you're guessing with your future.

Find Your Margin in 3 Steps

1. **Add up your take-home income.** Every source — salary, side hustle, rental income. Use your net (after-tax) number, the amount that actually lands in your account.
2. **List every expense.** Required (rent, utilities, food, debt payments) and optional (dining out, subscriptions, extras). Pull 30 days of transactions if you're not sure.
3. **Subtract.** Income minus expenses equals your margin. If it's negative, you have a spending problem, an income problem, or both — and that's valuable to know now.

Don't worry about getting it perfect on the first try. Just get the numbers down and move forward — you'll get better at this every month.

COMING UP · STEPS 2 & 3

Where Your Margin Goes First

Once you know your margin, it has two jobs to do — in this order. Do them out of order and you'll stay stuck longer than you need to.

- ✓ **Build an $800 Murphy Fund.** A dedicated savings account, linked to checking, that exists only to absorb life's surprises — a car repair, a copay, a broken appliance — so you never reach for a credit card again.
- ✓ **Crush your debt with the Snowball Method.** List every debt smallest to largest. Pay minimums on all but the smallest. Throw every dollar of margin at that one until it's gone — then roll the payment into the next.
- ✓ **Repeat until debt-free.** One debt at a time. FOCUS: Follow One Course Until Success.

You just took the first real step
Most people never get this far — they guess instead of calculating. Now you have your margin, and you know exactly where it needs to go next.

YOU'VE PREVIEWED STEP 1 OF 3

Ready for the Full Guide?

This preview covered how to find your margin. The full **Paycheck to Paycheck Escape** guide walks you through all 3 steps in detail, start to finish — with the worksheets and trackers to make it easy.

Paycheck to Paycheck Escape

The complete 3-step guide + worksheets

~~$47~~ **$27**

One-time payment · instant PDF download

- ✓ **The full 3-step Paycheck to Paycheck Escape system**
- ✓ **Zero-based budget walkthrough & the full margin method**
- ✓ **Murphy Fund savings tracker**
- ✓ **Debt payoff worksheet**
- ✓ **Action-step checklists for every section**

Get the Full Guide — $27

30-day money-back guarantee · paycheck-to-paycheck-escape.netlify.app