The Fundamentals

Do you know the secret to healthy finances?

Earn more. Spend less. Save. Don't Debt.

That's it. You really don't need to know much else. If you can do those things successfully, month in and month out, you will likely have a healthy financial life.

But for millions of people, the action of earning more and spending less feels completely out of reach. Many of us don't even know where to start.

"The journey of a

begins with one step.

thousand miles

- Lao Tzu

Step by step, we'll show you how to change your earning and change your spending. Month by month you'll begin to pile up more savings and chop down your debt.

Along the way, your habits with money will change. You'll put more time and effort into being in action with your money, you'll become clearer about where you are financially, and you'll become more honest with yourself.

You might even ask someone else for help and support. Before you know it, you'll begin to feel some relief, a little more in control, and perhaps even a spark of excitement about your financial life.

I make it sound easy, don't I? Of course, it's not easy. I'm not going to lie to you. It takes work. But the work gets easier, and then it gets better. Every step you take, your finances become healthier, and you feel more at peace.

