

# INTENTIONAL SPENDING STRATEGY

## PRIORITIZE DEBTS

Prioritize Debts based on highest your interest rate.  
Use tools like [UNBURY.ME](#) to optimize your payments and minimize the interest to get debt free as fast as possible. Contact debtors and negotiate the interest down.

## INCOME

Records all income streams.  
(NET INCOME ONLY)

## AUTOMATE SAVINGS

Automate your savings to go directly from your paycheck into a separate account such as a [High Yield Savings Account \(HYSA\)](#) like [SoFi](#) that compounds over time.

## AUTOMATE INVESTMENTS

Automate your investments to go directly into your external investment accounts such as a Roth IRA (if you qualify). You can allocate where to invest within that investment account.

## FIXED EXPENSES

The money that goes into your regular bank account is what you use to pay your bills with. Fixed expenses can be: your mortgage/rent, car note, auto insurance, life insurance, etc)

## VARIABLE EXPENSES

The money that goes into your regular bank account is also used for you variable expenses such as: utilities, groceries, and debts.

## OTHER EXPENSES

The money that goes into your regular bank account is also used for other miscellaneous expenses such as for fun and gifts.

## WEEKLY REVIEW

Do weekly reviews of your expenses and stay intentional. Make sure your purchases align with your values. You will be able to enjoy the purchases you make as well as be well on your way to financial success.