

A computer monitor with a black bezel and a silver base. The screen displays the text '7 DAY AutoPilot Money Challenge'. Below the monitor, on a white desk, are a white ceramic teapot, a crumpled piece of paper, a black pen, a white keyboard, and a white mouse.

7 DAY  
**AutoPilot Money**  
Challenge

**FREE WORKBOOK**

**& Video Guides**

**MAMAFURFUR** **BLOG**

*Mumspiration - Lifestyle Design - Family Life*

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 1 - LET'S BUDGET - "SHOW ME YOUR MONEY"

Total Household Income £

#### Monthly Living Bills

Write down everything you absolutely need to keep a roof over your head and live and a £ Amount

#### Food, Transport, Travel

Be truthful on how much you spend currently on Weekly Shops and Eating out, Cars/Petrol Travel tickets and a £ Amount

#### Non-Essential Expenses

Anything you don't need to live such as Sky, Magazine Subscriptions and a £ Amount

#### Plan Ahead for the Year (Monthly amounts)

Take your Yearly amount for Christmas spending, Insurances etc a £ Monthly Amount (divide Year amount by 12)

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 2 - GIVE YOURSELF A PAY RISE TODAY

Potential Money to Save £

#### Bills I would like to reduce

Remember to  
Put an Action  
Plan together!

Are you  
phoning  
/emailing  
/cancelling?

#### Debt Repayment Commitments

Meet Minimum  
Payments for  
everything first  
and a little  
more.

Then attack  
debt with  
highest %  
Interest with  
more

#### Items I will cancel right now

Use today to review  
everything that goes out  
from your spending  
accounts each month, and  
look for ways to save  
money.

By SAVING MONEY, you  
are giving yourself back  
more of your wage to spend  
- effectively a Pay Rise  
without asking for it.

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 3 - V.I.P OR DOWNGRADE IT

Potential Money to Save £

#### VIP/Downgrade Items

Payments I  
would like to go  
without  
OR  
Pay as you Go  
to see if I really  
need them

Use today to look closely at what luxuries you spent your hard earned money on, and if you could reduce it for a Cheaper model/lower cost or *Pay as You Go* to see if you truly need it.

For example - if you have a **Gym membership**

Are there any local cheaper ones? Do they even have an option to Pay per class attended instead and see how often you really use it?

That costly magazine subscription? How about cancelling it and buying each month instead. If you miss having it through the door and buy it each month - get the subscription again and know it adds value to your life.

**V.I.P it or Downsize your Life TODAY!**

## : 7 DAY MONEY AUTOPILOT CHALLENGE :

### DAY 4 - CREATE NEW INCOMES

I commit to the following:

#### **Paying into my Company Pension**

(Max out those free matched contributions - IT'S FREE MONEY)

#### **Start Investing**

Create Passive Income/Money with your Money  
Do your research and find a Passive Investment option  
that works for you

(Investment ISA/Investments/Premium Bonds etc)

#### **Start a Side Hustle in your Spare time - Active Investment**

Look into what you could do as a side business for fun in your spare  
time, and you never know it might take off!

#### **Save for a Rainy Day**

Start a Savings Account for an Emergency 1-6 month Fund today  
even with £1

Set up **Regular Payments** to all your Savings/Investments  
so it happens on **AutoPilot**

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 5 - SET SOME GOALS

My Financial Freedom Number is £

My Financial Goals are:

How and  
When I will achieve them

Why I will achieve them

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 6 - ADD SOME FUN MONEY

My Fun Money per paycheck is £

How I will spend it

Think Holidays,  
Learning, Hobbies,  
Seeing Friends  
(Don't put amounts  
just ways to spend  
it)

### Current Income/Outgoings Ratios

Total Lifestyle Spending  
(including Fun money)

Passive & Active Investments

Try and work towards the 80/20 Rule!

## 7 DAY MONEY AUTOPILOT CHALLENGE

### DAY 7 - REVIEW REGULARLY

Day of the Month to Review

#### Monthly Review Notes

Areas for  
Improvement?

Savings made  
against Planned?

How did it go?

Next Steps?

### Key Principles

- Use your Money Wisely (80% Spending or lower)
- Invest in yourself and your future with some of it (Ideally 20%+)
- Enjoy your spending
- Work on your Fortune not just Earning a Living!





**MAMAFURFUR** BLOG  
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Remember to check out

[www.youtube.com/c/mamafurfur](http://www.youtube.com/c/mamafurfur)  
for Video Guides

and

[www.mamafurfur.com](http://www.mamafurfur.com)