NEXTWAVE FUSION

Money Discipline Checklist

Daily limits, a weekly guardrail and the 24-hour rule — spending discipline on one page.

1 Daily rules

- [ ] **Know today's safe limit before you buy anything**
  One number. If you don't know it, today's limit is zero wants.
- [ ] **Apply the 24-hour rule to every want**
  Screenshot it, close the app. Still want it tomorrow? Reconsider. Most wants die overnight.
- [ ] **Pay your savings and buffer first**
  Money that leaves on payday is money you never miss.
- [ ] **Log any spend that hurts**
  If you hesitated, it goes in the log. The log is where discipline lives.

2 Weekly ritual (10 minutes)

- [ ] **Set the weekly guardrail**
  Total wants budget for the next 7 days — one number, written down.
- [ ] **Review the last 7 days**
  Three columns: needed, worth it, regret. Only count the regrets.
- [ ] **Move the buffer**
  Anything left under the guardrail goes to savings, not to next week.
- [ ] **Pre-plan known expenses**
  Birthdays, bills, nights out — planned money is never overspending.

3 Overspend warning signs

- [ ] **Three wants in one day**
  That's not shopping, that's a mood. Close the apps.
- [ ] **Borrowing from next week's limit**
  The guardrail resets weekly for a reason.
- [ ] **'I deserve it' purchases after a hard shift**
  You deserve rest and a plan — the purchase is rarely the reward it promises.
- [ ] **Hiding a purchase from your own log**
  The moment you skip the log, restart the week's count.

4 Starting ratios (adjust to your life)

- [ ] **50% needs — rent, food, transport, family**
- [ ] **30% wants — under the weekly guardrail**

- [ ] **20% savings and buffer — paid first, not last**

> **USE THE TOOL:** Do the math once, not in your head: the free Money Discipline Calculator builds your daily limit, weekly guardrail and buffer ratio in two minutes — nextwavefusion.com/free-tools/money-discipline/