ENTRUSTED
FINANCIAL DISCIPLESHIP

70/30 is the destination, not the admission ticket. Start where the math is true: 90/10, 80/20, or 70/30.

1 · Monthly take-home

Income 1 monthly equivalent ______

Income 2 monthly equivalent ______

Other reliable monthly income ______

Total monthly take-home ______

Use what actually lands in the account after payroll deductions.

2 · What life costs now

Housing ______

Utilities / phone / internet ______

Groceries / household ______

Transportation ______

Insurance / medical ______

Kids / childcare / school ______

Minimum debt payments ______

Other required ______

Restaurants / optional / misc. ______

Total living today ______

3 · Choose the starting lane

90/10	**Stabilize.** Live on up to 90%. Give at least 10% a job.
80/20	**Rebuild.** Live on up to 80%. Create 20% intentional margin.
70/30	**Destination.** Bobby's framework: 70% living, 10% emergency, 10% investing, 10% giving.

My chosen ratio

______

My living cap ______

Gap I need to close ______

If required bills alone exceed 90%, you need a bigger cash-flow move, not just smaller coffee.

4 · Give the margin jobs

Emergency savings ______

Extra debt payoff ______

Giving ______

Long-term investing / retirement ______

Sinking funds ______

5 · Close the gap

Reduce flexible spending ______

Reduce / renegotiate fixed costs ______

Increase reliable income ______

My first concrete change this week

______

______

Where do I find a high-yield savings account?

Start at Bankrate's live high-yield savings comparison. Rates move, so compare the day you are ready to open an account rather than memorizing a bank name from class.

1. **Compare APY.** APY includes compounding. Do not chase a teaser rate without reading the conditions.
2. **Prefer no monthly maintenance fee.** Fees can wipe out much of the extra interest on a small balance.
3. **Check both minimums:** minimum to open and minimum to earn the advertised APY.
4. **Check access:** transfer times, withdrawal rules, ATM access, and any fees. Emergency money needs to be reachable.
5. **Verify federal insurance yourself:** FDIC for banks, NCUA for credit unions. Standard coverage is generally up to $250,000 per depositor/member, per insured institution, per ownership category.
6. **Link checking and automate.** Keep emergency savings separate from daily spending and schedule the transfer just after payday.
7. **Re-check periodically.** HYSA rates are variable; a once-great account can become uncompetitive.

Three places to check from your phone

Compare current HYSAs:
bankrate.com/banking/savings/best-high-yield-interests-savings-accounts/

Verify an FDIC-insured bank:
banks.data.fdic.gov/bankfind-suite/

Verify a federally insured credit union:
ncua.gov/consumers

Bankrate is a comparison starting point, not the federal insurance verifier. Check the institution's current terms, then confirm insurance with FDIC or NCUA.

My automatic move this week

How much? ________

Where? ________

When? ________

One sentence I am taking home

____

Losing everything is not the same as being lost.