

**GIRL, MIND YOUR MONEY**

Dickey Financial & Wealth Management · www.dickeyfinancialfirm.com

# The 6-Account Banking System

*Give Every Dollar a Home. Give Every Dollar a Purpose.*

Presented by Bridgett Dickey, Wealth Educator & Strategist

✓ **CHECKING ACCOUNT**  
Accounts 01 & 02

✓ **HIGH YIELD SAVINGS**  
Accounts 03, 04 & 05

✓ **INVESTMENT ACCOUNT**  
Account 06

## Why This System Works

Most people put all their money in one account — and wonder why it disappears. When every dollar has a designated home and a purpose, you stop guessing, stop stressing, and start building real financial confidence. Two checking accounts keep your spending organized. Three high yield savings accounts grow your money while it waits. One investment account builds your future. Simple. Powerful. Life-changing.

### Bills & Fixed Expenses — *The Non-Negotiables*

✓ **CHECKING** *Recommended: Any local bank or credit union with free checking*



Rent/mortgage, car payment, insurance, utilities — expenses that are the same every month. This account is sacred. Bills come out. Nothing else touches it.

**My bills checking account bank/name:** \_\_\_\_\_

**Monthly amount to set aside: \$** \_\_\_\_\_

### Variable Spending — *Your Everyday Life*

✓ **CHECKING** *Recommended: Any local bank or credit union with free checking*



Groceries, gas, dining out, entertainment, personal care. Set a monthly budget for this account. When it's gone — it's gone. No borrowing from bills.

**My spending checking account bank/name:** \_\_\_\_\_

**Monthly amount to set aside: \$** \_\_\_\_\_

### Emergency Fund — *Your Financial Seatbelt*

✓ **HIGH YIELD SAVINGS** *Recommended: Ally Bank, Marcus by Goldman Sachs, SoFi, Capital One 360*



3–6 months of living expenses. Not for vacation. Not for shopping. For true emergencies only. Let it grow while it sits. Start with \$1,000 if building from scratch.

**My emergency fund account bank/name:** \_\_\_\_\_  
**Monthly amount to set aside:** \$ \_\_\_\_\_

**04**



**Sinking Funds** — *For Expenses You Know Are Coming*

✓ **HIGH YIELD SAVINGS** *Recommended: Ally Bank (name each bucket separately), Capital One 360*

Christmas, new tires, vacation, back-to-school. Divide the total cost by the months until you need it. Save monthly. No more debt for predictable expenses.

**My sinking fund account bank/name:** \_\_\_\_\_  
**Monthly amount to set aside:** \$ \_\_\_\_\_

**05**



**Annual & Irregular Expenses** — *The Bills That Hit Hard*

✓ **HIGH YIELD SAVINGS** *Recommended: Ally Bank, Marcus by Goldman Sachs, SoFi*

Property taxes, car registration, annual subscriptions, yearly premiums. Add them all up, divide by 12, set that amount aside monthly. Be ready when they arrive.

**My annual expenses account bank/name:** \_\_\_\_\_  
**Monthly amount to set aside:** \$ \_\_\_\_\_

**06**



**Wealth Building & Investing** — *Your Future Starts Now*

✓ **INVESTMENT ACCOUNT** *Recommended: Roth IRA, 401K, Fidelity, Charles Schwab, or employer plan*

Retirement contributions, investment accounts, generational wealth goals. Even \$20/month makes a difference. This is where you stop surviving and start building.

**My investment account name:** \_\_\_\_\_  
**Monthly amount to set aside:** \$ \_\_\_\_\_



**Pro Tip — Why Ally Bank for Your Savings Accounts?**




Ally Bank lets you open multiple high yield savings accounts under one login and name each one — so you literally see "Emergency Fund," "Sinking Fund," and "Annual Expenses" right on your dashboard. Your money grows AND stays organized. No confusion about what each account is for. This makes the 6-account system visual, simple, and easy to manage every month.

**My Monthly Money Plan**




**My monthly take-home income:** \$ \_\_\_\_\_

Account	Type	Monthly \$	% of Income
01 — Bills & Fixed Expenses	Checking	\$ _____	_____ %
02 — Variable Spending	Checking	\$ _____	_____ %
03 — Emergency Fund	HYS	\$ _____	_____ %
04 — Sinking Funds	HYS	\$ _____	_____ %
05 — Annual & Irregular	HYS	\$ _____	_____ %
06 — Wealth Building	Investing	\$ _____	_____ %
<b>TOTAL</b>		<b>\$ _____</b>	<b>100%</b>

**Ready to build your system?**

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