



THE 6-ACCOUNT BANKING SYSTEM

Give Every Dollar a Home. Give Every Account a Purpose.



Book Free 30-Min Call

Why Multiple Accounts?

When everything is in one account, you never know what's available — so you guess. And guessing is how money disappears. When you separate your money by purpose, everything becomes clear. No guessing. No stress. No mystery.

#	Account Name	Description	My Bank	Monthly \$
01	Bills & Fixed Expenses	Your non-negotiables: rent/mortgage, car payment, insurance, utilities. Set it, automate it, don't touch it.	_____	\$ _____
02	Variable / Everyday Spending	Groceries, gas, dining out, entertainment. This is your day-to-day life account. When it's gone, it's gone.	_____	\$ _____
03	Emergency Fund (Ally Bank Recommended)	Your financial seatbelt. Goal: 3-6 months of living expenses. UNTOUCHED unless it's a true emergency.	_____	\$ _____
04	Sinking Funds (Ally Bank Recommended)	Save in advance for expenses you KNOW are coming — vacations, new tires, back-to-school, Christmas.	_____	\$ _____
05	Annual & Irregular Expenses (Ally Bank Recommended)	For bills that don't come monthly but hit hard. Divide the annual total by 12 and save that each month.	_____	\$ _____
06	Wealth Building & Investing	This is where you stop surviving and start BUILDING. Retirement, brokerage, investment accounts.	_____	\$ _____

MY MONTHLY MONEY PLAN

Monthly Take-Home Income: \$ _____	Month / Year: _____
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#	Account Name	Monthly Amount	Bank / Notes
01	Bills & Fixed Expenses	\$ _____	_____
02	Variable / Everyday Spending	\$ _____	_____
03	Emergency Fund (Ally Bank Recommended)	\$ _____	_____
04	Sinking Funds (Ally Bank Recommended)	\$ _____	_____
05	Annual & Irregular Expenses (Ally Bank Recommended)	\$ _____	_____
06	Wealth Building & Investing	\$ _____	_____
TOTAL ALLOCATED:		\$ _____	

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Pro Tip: Use Ally Bank for Accounts 03, 04 & 05 — Ally's high-yield savings accounts let you create named buckets within one account, perfect for labeling your Emergency Fund, Sinking Funds, and Annual Expenses separately while earning interest. Visit ally.com to get started.

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