

MONEY SURVIVAL SERIES

3
BOOKS
ONE COMPLETE
JOURNEY
★

— THE COMPLETE COLLECTION —

SPEND SMARTER • LIVE FREER • BUILD A BRIGHTER TOMORROW

BOOK ONE



The Broken Budget Fix

REBUILD YOUR FINANCES
AND TAKE CONTROL

BOOK TWO



Where Did My Money Go?

FIND IT. UNDERSTAND IT.
TAKE BACK CONTROL

BOOK THREE



The Loan Trap Escape Plan

BREAK FREE.
REDUCE DEBT.
BUILD REAL WEALTH.

*Better Money Habits
A Brighter You*



WRITTEN BY

Alswell Endswell

ALSWELL DIGITAL HUB

MONEY SURVIVAL SERIES

The Complete Collection

The Broken Budget Fix
Where Did My Money Go?
The Loan Trap Escape Plan

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Alswell Digital Hub

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A Note from the Author

I have paid interest on money I did not need, bought gadgets I barely used, and spent more on convenience than I realised.

But learning to manage my salary also helped me pay for my education while working full time.

This collection brings together the practical lessons I wish I had understood earlier.

— *Alswell Endswell*

Book One: The Broken Budget Fix



BOOK ONE

The Broken Budget Fix

By Alswell Endswell

Why you can't save money (it's not what you think)

A weekly system for people who are tired of budgets that don't survive real life.

BEFORE YOU START

Read This First

You're not undisciplined. You're not bad with money. Somewhere in the last few weeks you've stood at a checkout, or stared at a banking app, and quietly asked yourself what's actually wrong with you. The honest answer is nothing. You've just been using a system that was built for a version of you that doesn't exist: one who has unlimited willpower, never has a hard week, and never gets tired. This guide isn't going to ask you to try harder. It's going to hand you a one-page tracker, the saving triggers, and the seven days it actually takes to build a system that works even on the days you don't feel like trying at all.

HOW TO USE THIS GUIDE

Read it once, start to finish. It's short on purpose. Then stop reading and start using the tools inside it. The tracker, the triggers, and the 7-day challenge are the actual product here; the writing is just there to explain why they work.

Come back to this guide the way you'd come back to a recipe: not to re-read it, but to check a step you forgot.

SECTION ONE

Why Willpower-Based Budgeting Fails

Budgeting advice keeps asking you to be stronger. The problem was never your strength. It was a system that assumed you'd have the same focus at 6 p.m. on a hard day that you had at 9 a.m. on a calm one.

Decision fatigue is real, and it's working against you

Most budgeting advice starts from the same broken assumption: that you can think your way into saving money, every single day, forever. "Just save 10% of every paycheck." "Track every purchase." "Say no to the coffee." All of it assumes you'll show up with the same level of focus and self-control on a Tuesday morning as you do on a calm Sunday afternoon when you're setting the plan up. You won't. Nobody does. That's not a character flaw — it's just how brains work.

Every choice you make during the day uses up a small amount of mental energy. What to wear. What to answer that message. Whether to take the highway or the back road. By the time you're standing in a grocery store aisle in the evening, tired, hungry, and mentally spent from a full day of decisions, you have almost nothing left to fight with. That's exactly when the budget you built with a clear head quietly falls apart.

FAMILIAR SCENE

You told yourself you'd only buy what's on the list. But it's been a long day, the smell of the bakery section hits you, and buying the extra item costs you nothing more than a small "fine, whatever" in your head. That "fine, whatever" moment is decision fatigue. It isn't weakness. It's a battery running low.

The same thing happens right after payday. Money hits the account and, for a day or two, it feels less "real" than it will in two weeks. Spending decisions that would normally get a second thought slide through easier, because the balance still looks big. By the time the feeling wears off, some of that month's saving potential is already gone. Not through one bad decision, but through a dozen small, tired ones.

The missing idea: friction

Here's the piece most budgeting advice leaves out. Saving money shouldn't require more thought. It should require less. The goal isn't to become a person with superhuman discipline who consciously resists spending forty times a day. The goal is to build a system where the "good" choice happens automatically, before willpower is ever needed, and where the "bad" choice takes a little more effort to reach.

Think about the difference between a savings account you have to manually transfer money into every week, versus one that quietly pulls a small amount out the day after you're paid, before you've even looked at the balance. Same goal. Completely different odds of success.

One depends on you remembering and feeling motivated. The other doesn't depend on you at all.

That's the entire idea behind this guide. Less relying on your future self to be strong. More building a system that works whether you're feeling strong that day or not.

THE REFRAME

This isn't a discipline problem. It's a design problem. Here's the redesign.

QUICK WIN

Think of one moment this week when tiredness, not the price, was the real reason you spent money.

For me, it used to be the taxi after work.

Most evenings, I had a choice. I could wait for the company bus, or I could take a taxi and get home sooner. After a long day, the taxi always felt like the easier decision. I was tired. I wanted to get home. So I took it, again and again, for a long time.

Eventually, I realised I was not really making a decision each evening. I was simply spending money without thinking twice, because tiredness had made convenience feel necessary.

I have stopped now, even when I am tired.

That does not mean the temptation disappeared. It means I became aware of it. Once I could see the habit clearly, I could decide whether the convenience was truly worth the cost.

Now, before I spend on convenience, I ask myself one simple question: Is this worth the cost today?

Maybe your version is a takeaway meal after work. A ride home instead of public transport. A small online purchase late at night. None of these choices feels important in the moment. But they can quietly become habits.

Just notice your moment. Then ask yourself the same question.

You will meet it again later in this guide.

SECTION TWO

The 1-Page Weekly Tracker System

Not an app. Not a spreadsheet. One page, filled in once a week. Built to survive the weeks an app never would.

Why one page beats an app

Every money app promises to fix your budget by giving you more information: more categories, more graphs, more notifications. In practice, most of them fail for a simple reason: they ask for more attention than a tired brain has to give. You open the app twice, get a notification about a subscription renewal you don't care about, and quietly stop opening it at all.

A single page you can see all at once does three things an app usually can't:

- **No login fatigue.** There's no password, no app to open, no "sync failed" message. It's a page. You look at it.
- **No notification overload.** It doesn't ping you about things you don't need to think about right now. It only shows you what matters this week.
- **Visible progress.** You can see the whole week's shape at a glance (money in, money committed, money left) instead of scrolling through a transaction list that tells you everything and shows you nothing.

How the tracker is built

The template below has four parts, and it is deliberately this simple:

- **Income in** — whatever lands in your account or hand this week.
- **Three fixed categories** — the handful of costs that happen every week or month no matter what (housing, a phone bill, transport, debt repayment; pick your three biggest). Naming only three keeps you from building a 20-line budget you'll abandon by Wednesday.

- **One leftover box** — everything else. This is the number you actually work with day to day.

That's it. Not twelve categories. Not a spreadsheet. Your income, three fixed costs and one flexible Leftover number. The fewer decisions the tracker asks of you, the more likely you are to keep using it in week three, week ten, and week thirty.

A FILLED-IN WEEK, FOR REFERENCE

Income in: one paycheck plus a small side payment.

Fixed cost 1 (Housing/rent share): committed first, off the top.

Fixed cost 2 (Transport/phone): committed next.

Fixed cost 3 (Minimum debt payment): committed third.

Whatever's left after those three lands in the Leftover box.

That's the only number this person has to actually manage for the rest of the week.

Notice what's not on this list: subscriptions, coffee, groceries, "fun money." Those all come out of Leftover. You don't need a category for everything. You need to protect the three things that matter most, and then give yourself one honest number for the rest.



WORKSHEET

Your 1-Page Weekly Tracker

Fill this in at the start of each week. Takes about four minutes. Write directly in this book, or copy it into a notebook so you can reuse it each week.

Item	Amount
Income in this week	
Fixed cost 1	
Fixed cost 2	
Fixed cost 3	
Leftover (Income – the three fixed costs above)	

Day	Spent from Leftover	Leftover remaining
Mon		
Tue		
Wed		
Thu		
Fri		
Sat		
Sun		

One number to watch all week: Leftover remaining. When it hits zero, you're not failing. You're just done spending until next week's tracker.

QUICK WIN

Fill in this week's numbers before you move on. It takes about four minutes.

You now have a page that shows you the truth every week. What you do with that Leftover number is still up to you, in the moment, every time. Unless, that is, some of it disappears before you ever see it. The next section shows you how.

END OF FREE PREVIEW

Enjoyed the preview?

You have just read the opening of Book One.
The complete collection takes you all the way:

- ✓ Book One: The Broken Budget Fix — saving triggers & 7-Day Challenge
- ✓ Book Two: Where Did My Money Go? — find and stop your money leaks
- ✓ Book Three: The Loan Trap Escape Plan — get out of debt and stay out
- ✓ A full workbook: extra worksheets, 90-Day Money Plan, notes pages
- ✓ Real stories: the author's own mistakes, lessons and wins

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