@JUSTBELIZZY

60-SECOND TEST INSIDE

Spend less or earn more?

The 10-Minute Money System Audit

Find the weakest link in your money system - and the one move that matters most right now.

60-second test | personal result | one next step

No bank statements. No complicated math. No judgment.

Tick what feels familiar.

- [ ] Your balance surprises you - and not in a good way.
- [ ] Your savings keep collapsing back to zero.
- [ ] You can't tell if the problem is spending or income.
- [ ] One unexpected expense can wreck the whole month.
- [ ] You have goals - but no idea if your income can carry them.
- [ ] You earn more than you used to - but still don't feel much safer.

Earning money and having a money system are not the same thing.

The 60-Second Money Blind Spot Test

Pick the answer that matches your real life - not the life you're planning to start on Monday.
(Examples use $, but everything here works in any currency.)

Q1. When money comes in, what usually happens next?

A. I roughly know how much came in - but I couldn't tell you where most of it goes.

B. I pay things as they come up, then figure out what to do with whatever's left.

C. I try to plan or save, but one unexpected expense keeps throwing me back.

D. I have a basic system - it's just moving me toward my big goals painfully slowly.

Q2. At the end of a normal month, what's the most familiar feeling?

A. Surprise at how much I actually spent.

B. I can explain where it went - but almost none of it was assigned in advance.

C. Everything was fine until one unexpected expense broke the plan.

D. Nothing went wrong - I'm just barely closer to my bigger goals. Again.

Q3. Think of one money goal you actually want. What's in the way right now?

A. I haven't even calculated what it needs from me monthly.

B. The goal exists - but nothing repeatable is feeding it.

C. I start saving for it, then life takes that money for emergencies.

D. I'm feeding it - but at my current income it will take forever.

Halfway there - now check your safety and your ceiling. **3 of 6**

The 60-Second Money Blind Spot Test

Q4. An expense the size of one week of your normal spending lands tomorrow. What happens?

A. First I'd have to check whether I can even cover it.

B. I'd cover it with money that was meant for something else.

C. I can pay it - but it noticeably weakens my safety layer.

D. I'd handle it fine. What I can't handle is how slowly everything is growing.

Q5. When you open your banking app, what are you really checking?

A. Whether the balance is way lower than I expected.

B. Whether what's left will stretch until the next money comes in.

C. Whether some payment I forgot about is going to break the plan.

D. Whether any of this is actually getting me closer to the life I want.

Q6. Which sentence is uncomfortably true for you?

A. I make money, but I still can't clearly explain where it goes.

B. I know what I spend on - my money just never gets a job before it's spent.

C. My money system works - until real life interrupts it.

D. Maybe I don't overspend. Maybe my income just isn't enough for the future I want.

Done. Count your letters on the next page.

Count your letters. Your most frequent letter is your main blind spot.

A	B	C	D
____	____	____	____

Mostly **A** → **The Money Fog** - page 6 **6**

Mostly **B** → **The Money Drift** - page 7 **7**

Mostly **C** → **The Safety Gap** - page 8 **8**

Mostly **D** → **The Income Ceiling** - page 9 **9**

Two letters tied? Go back to Question 6. Your answer there is your main result.
If Question 6 doesn't break the tie, choose the issue that feels most urgent in your real life right now.

Read only your main result. You don't need to fix everything at once.

The Money Fog

You're not bad with money. You're driving in fog.

YOU KNOW THE FEELING:

- Checking your balance comes with a small sinking feeling.
- You remember the big purchases; the small ones are a blur.
- Money decisions run on gut feeling, not numbers.

What this does NOT mean: you overspend. It means you've been deciding blind.

Your first problem may be visibility, not discipline.

Your 7-day move: review your last normal month and write down four numbers only - total income, essential spending, flexible spending and what was left.

If you feel like sharing your result, you can post a screenshot to your Stories and tag @justbelizzy - I'd love to see which money blind spot you got.

Now see where this fits in the full system → page 10.

The Money Drift

The money that has no job gets spent by default.

income → bills → unassigned → gone

income → assigned purpose

YOU KNOW THE FEELING:

- Savings are whatever accidentally survives the month.
- Every month starts from scratch.
- The plans exist; the money for them was never set aside.

What this does NOT mean: you need stricter discipline. You need earlier decisions.

Your system needs to begin before spending does.

Your 7-day move: before your next money arrives, give one part of it a job - even a small one.

If you feel like sharing your result, you can post a screenshot to your Stories and tag @justbelizzy - I'd love to see which money blind spot you got.

Now see where this fits in the full system → page 10.

The Safety Gap

A good month is not a protected money system.

YOU KNOW THE FEELING:

- Your calm depends on nothing going wrong.
- Emergencies keep raiding your savings.
- You can cover surprises - but each one sets you back weeks.

What this does NOT mean: you're careless. Your current system may simply be missing a defense layer.

Protection is built, not hoped for.

Your 7-day move: pick the one irregular expense most likely to hit this quarter - car, health, tech - and start a small separate fund for it.

If you feel like sharing your result, you can post a screenshot to your Stories and tag @justbelizzy - I'd love to see which money blind spot you got.

Now see where this fits in the full system → page 10.

The Income Ceiling

Maybe you were never the problem. Maybe the ceiling is.

YOU KNOW THE FEELING:

- You already spend reasonably, yet goals barely move.
- Cutting more would mean cutting joy.
- The math works - just on a timeline you hate.

What this does NOT mean: quit tomorrow or chase risky bets. No rushed moves.

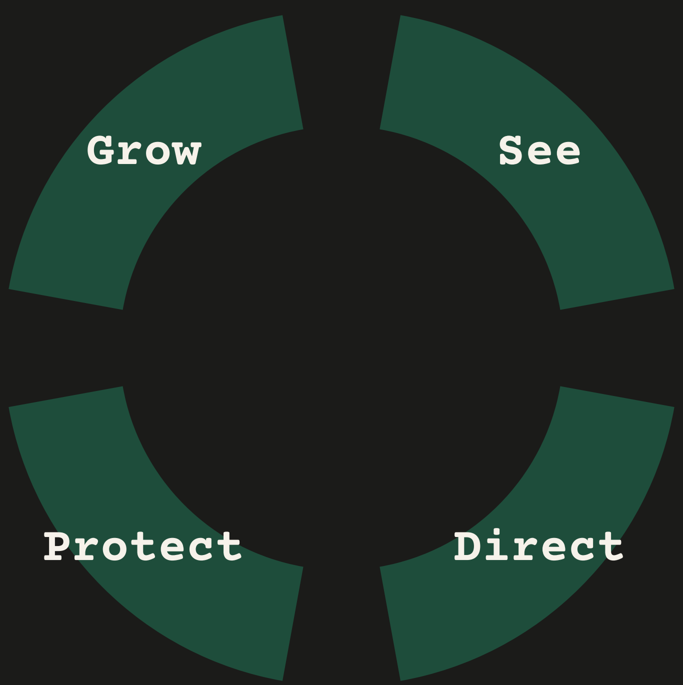
At some point, cutting more stops helping. Capacity becomes the answer.

Your 7-day move: calculate the gap between what you put toward your goal now and what your desired timeline requires. That number makes your income gap visible.

If you feel like sharing your result, you can post a screenshot to your Stories and tag @justbelizzy - I'd love to see which money blind spot you got.

Now see where this fits in the full system → page 10.

You may not have a spending problem. But you may still have a money system problem.



A real money system does four jobs:

See - you always know where your money stands.

Direct - every dollar gets a job before it's spent.

Protect - surprises hit a buffer, not your plans.

Grow - your capacity rises, not just your discipline.

Your result shows which job needs attention first.

Fix the right gap first - then build the full system around it.

Why Generic Advice Never Worked for You

"Track everything."	Right for the Fog. For everyone else, it just documents the problem.
"Spend less."	Eases the Drift a little. It cannot fix a Ceiling.
"Build an emergency fund."	That's the Safety move - one job, not the whole system.
"Earn more."	The Ceiling's answer - but without See and Direct, the extra money leaks away too.

The advice wasn't wrong. It was aimed at somebody else's gap.

The goal isn't to spend the minimum. It's to make your money intentional, resilient and useful.

AI can help you make sense of YOUR result - next page.

One AI Prompt for Your Result

One prompt. Ten minutes. A next step that fits your result - copy it into ChatGPT, Claude, or any AI chat.

COPY THIS PROMPT

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You are an educational money-analysis assistant. You do
not give investment, credit, tax or legal advice - if I
ask for it, decline and stay educational.

My audit result was: [The Money Fog / The Money Drift /
The Safety Gap / The Income Ceiling].

My biggest money concern right now is: [WRITE ONE
SENTENCE]

One financial goal I care about is: [WRITE ONE SENTENCE]

Ask me 3 short clarifying questions about my money
situation, one at a time. Then:

1) Name ONE pattern you see - separating facts (what I
   told you) from assumptions (your guesses).

2) Suggest ONE safe 7-day experiment that fits my result
   - small, specific, reversible.

Warm tone, plain words, no lectures.
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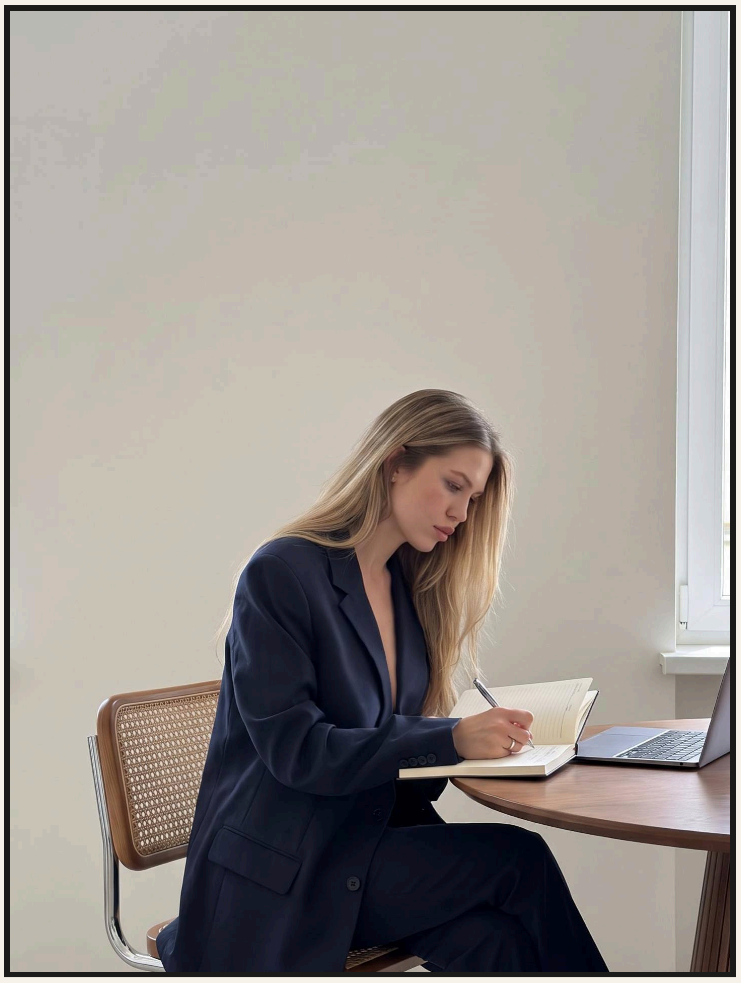
This prompt helps you reflect. The full product helps you build and track the plan.

A Short Story Before You Go



I grew up where money was always tight, so I started working early. I built a strong income, then my own business. And then I lost most of what I built - too much risk, too little control, trust in the wrong people.

Rebuilding taught me what earning never did: income is not a system. Now my money gets seen, directed, protected and grown - and AI helps me structure my thinking, analyze patterns and make more intentional decisions.

Earning more changed my life. Building a system changed how I protect and use what I earn.

Your result shows where the problem is. The full reset shows what to do with it.

This audit found your gap. The **AI Money Reset** builds your full 30-day money system around it - in one evening, with AI doing the heavy lifting: your numbers, your plan, your weekly ritual.

$29 until August 31, 2026 · then $49

Start my AI Money Reset

Start with your real numbers. Leave with a system you can use every week.

Educational content, not financial advice.