your free companion kit

The Money Date Kit



The tools from this book, written down, so they're there the next time a letter ends up under the fruit bowl.



THE PRINTABLE COMPANION TO THE AUDIOBOOK

Shut Up, Brain, It's Just Money

How to **Stop Spiraling About Money** and Make Calm Decisions

MARIAH RENNER

PRINT WHAT YOU NEED · SKIP THE REST

hi. I'm glad you're here.

How to use this kit



These are the book's tools on paper, one tool to a page, so you can print the one you need and leave the rest.

Looking away gives you a bit of relief in a hurry. No wonder it's easy to do it again. **But you can open something without agreeing to spend the rest of the night fixing it.**

Find your tool

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One small step at a time

You're not collecting ten bits of homework. Pick one that would help this week.

That's tonight's whole job. One look, then close it.

DRIVING? If you're driving, just listen, and try this once you're parked.

Who you'll meet

Jasmine, Tom and the other people you'll meet in this book are composites, stitched together from many real stories with the details changed.

I'm not here to choose what either of them should do with their money.

This kit is general self-help. It is not financial, legal, medical or psychological advice, and Mariah Renner is not a financial advisor, a therapist or a doctor.

Say it out loud, if you like

Some tools ask for one sentence in your own voice. Under your breath counts.

Practice the tools, free:
kalderno.com/justmoney/practice
This kit and more:
kalderno.com/justmoney

item 1 of 8 · for one number

Look, Label, Leave It card



So that's the tool. Look, label, leave it. Look at one number. Label it with two sentences, the fact and then the feeling. Then leave it until a time you've chosen.

Look

Every number comes with a few words beside it.

Jasmine's says "available balance." A bill might say "amount due."

You don't need your phone for this. Use Jasmine's $1,260, or a number you already remember, maybe the last bill amount that stuck in your head.

One number is plenty.

Label

The first sentence is the fact. "My available balance says $1,260."

The second sentence is the feeling. "I feel scared."

If you hear an "only" that isn't on the page, leave it out when you say the amount.

That's a big verdict to get out of one number. Try dropping everything after "I feel" for a moment.

Leave it

If I stop now, when am I going to come back?

Say an actual time that fits a day you're likely to have.

It's worth giving that reminder a verb.

"Look at available balance" tells Jasmine what she meant to do.

We're separating what you know from how it feels to know it. We're not trying to swap your feeling for a nicer one before you're allowed to go.

Try it, with any number

The number and its words: _____ **The fact:** _____

The feeling: _____ **I'll be back:** _____

The reminder, with a verb: _____

LOOK, LABEL, LEAVE IT

Look.
Label.
Leave it.

ON THE BACK

One number, then the fact in one sentence and the feeling in another. Anything due sooner gets attention sooner, and for an ordinary look you name when you'll be back and leave without waiting to feel ready.

Cut out, fold in the middle, keep it with the bills.

PRACTICE You still get to practice stopping. Free practice pages: **kalderno.com/justmoney/practice**

Look, Label, Leave It card

The quick look, and what counts as news



The quick look

1. Bring to mind one money item you've been ducking. Just one.
2. Where is it? In your inbox? On the counter? Say it to yourself.
3. Now picture the quick look you'll give it. This isn't the fixing.
   - ☐ Does it say "overdue," "past due" or "final notice"?
   - ☐ Is there a due date in the next few days?
   - ☐ Is there a warning about your power, water, heat, phone or home?

Take a breath.

4. When will you open it, somewhere private? After dinner tonight? Tomorrow on your lunch break, at your desk? Say the time.
5. When you're settled there, open it, check those three things and close it.

If one of the three is there

If none of them are there, you're done. If one is, you haven't failed at anything. You've found the one thing that won't keep. Note the date, close it and turn to the three questions card, page 5, today rather than next week.

That's tonight's whole job. One look, then close it.

My one item

What it is: _____

Where it is: _____

When and where I'll open it: _____

News, or a wish?

If you've just opened a bill due on Thursday, Saturday is too late to deal with Thursday. And if a notice comes in this afternoon saying a payment has been returned, that's news.

The wish is quite strong. Strength doesn't make it news.

If you've found something with a date that needs your attention sooner, give that its time. Otherwise, you've said when you'll be back.

A transfer you didn't make

A transfer she didn't make is news, and it goes to the bank or credit union straight away. In the US, for debit cards and electronic transfers from a bank or credit union account, reporting a lost or stolen card or PIN within two business days can limit what you're liable for, and an unauthorized transfer on your statement generally has to be reported within 60 days. Credit cards, and other countries, have their own rules, so ask your bank or card issuer.

one is plenty

If you followed along just now, with Jasmine's number or your own, you've already done a whole look, label, leave it, and one is plenty for this week. You don't have to find a more upsetting number and start again to make it count.

item 2 of 8 · for the bill that can't wait

The three questions card



So give them the same three questions. Jasmine's salary won't tell you whether she can pay her bill. How sick Tom feels at the sight of his won't tell you whether he can pay his.

one
What has to be covered?

two
By when?

three
What's actually available for it?

So your money sits in three piles: spoken for, set aside, and available. Only the last one is free for anything new.

Spoken for	Set aside	Available
Count the money you've already got a use for before payday as spoken for	Money you've put aside for a bill later on, or a cushion you keep for emergencies, isn't spare just because Thursday doesn't need it either.	Only the last one is free for anything new.

Covered isn't paid

Covered isn't the same as paid, though.

> **"Thursday's bill is covered."**

> **"Thursday's bill is paid."**

If she hadn't been able to find the due date, the honest answer would have been, "I need the date."

Which of three is it?

Now ask the three questions out loud, or under your breath if there are people around.

Take a breath.

Now name which of three it is.

- ☐ Paid, or scheduled with the money left in place for it.
- ☐ Affordable, but not yet paid.
- ☐ Or short.

The middle one is easy to mistake for the first. If it's yours, give it a time to pay or schedule it before the due date. If you're missing a piece, say which piece. **Short?** The sentence to borrow is on page 6.

THE THREE QUESTIONS

What has to be covered? By when? What's available for it?

THREE PILES

spoken for, set aside, and available

Covered isn't the same as paid, though.

Cut out and keep it with the bills.

The three questions card

When you're short



If it isn't covered, you deserve practical help. A pep talk won't put Thursday on the other side of payday.

A sentence to borrow

You can borrow it if it fits.

"I can't make the full payment by the due date. I'm paid on Friday. Is there a payment arrangement available?"

Then you can stop talking long enough to hear the answer.

Write it down first

The amount, the date, the day his pay arrives.

Amount: _____

Due date: _____

The day my pay arrives: _____

He uses the number on the card and makes the call before Thursday, while there's still time to ask.

Then ask, and hear the terms

> **"Is there a fee for doing that? And is it just this payment, or does next month's date change too?"**

He asks if he can have that in writing, including the amount and the Friday date. It's worth hearing the actual terms before saying yes. If the amount suggested is more than you can manage, "I can't commit to that amount" is a whole answer.

When food, medicine, your home or the power is at risk

There are weeks when the thing at risk isn't a card payment. It's the food you were counting on buying tomorrow, the medicine you're nearly out of, the place you live or the electricity that keeps the fridge running. Please don't save that for a regular Saturday look. A provider's hardship support or a local assistance service is worth contacting promptly about what's at risk and when.

> **"I'm worried about keeping the power on. This is the date on the notice. Who can help me with this?"**

Rent

Rent can be awkward, because there may be no hardship department to call. Your landlord might be one person with a phone, or a small office. You can still give the amount and the timing.

> **"My rent of $1,200 is due on the 1st. I can pay $900 on the 1st and the other $300 on the 9th, when I'm paid. Can we agree to that?"**

Ask whether a late fee would apply, and ask for the agreement in writing, even a text or an email. Get in touch before the due date if you can. If you're unsure where you stand, a local tenant organization or legal aid office can tell you what applies where you live.

Several bills at once

And if there are several bills and the problem is that each one wants the money you were going to use for another, credit counseling is somewhere to ask for help sorting them. It may be free or low-cost, but ask for a written fee quote and check what services are included before you sign up for anything. Look for a nonprofit, accredited credit counseling agency. Be wary of anyone who wants large fees up front, promises to make your debt disappear, or tells you to stop paying your creditors and pay them instead. You don't have to arrive having done the sorting you're going there to ask about.

item 3 of 8 · fifteen minutes at a time you named

The Money Date routine



This time there's a question: **what needs me before I come back?**

The walk-through

1. First, when will you be back? Pick a day and a time you'd actually recognize.
2. Now one number. A balance, or the amount on a bill that's been on your mind. Say the fact to yourself. Then the feeling, in its own sentence. **Take a breath.**
3. What has to be paid before your next date? Think of the nearest one. Is it already paid or scheduled? Is the money there, with the paying still to do? Or is it short?
4. If there's one thing that matters first, give it a time. "I'll call about Thursday's bill on Wednesday at lunch." If nothing needs you, "Nothing this time" is a whole answer.
5. Then close it. Say when you'll be back.

When the time you named comes around, sit down with the actual account or bill and give it fifteen real minutes.

What makes it a date

As for what makes it a date, you get to have a drink you like.

Have the account or bill you came for within reach, and something to tell you when fifteen minutes are up. A kitchen timer will do.

If you know you came to look at the phone bill, bring the phone bill.

Read the words beside the amount

There were two quite important words underneath the figure: "Payment pending."

Pending meant the payment was already on its way.

And watch which date you've found: the "bill date" only tells you when they wrote it, so look for the word "due" before deciding you're late.

If two bills are coming out of the same account, count the money once.

Small print for the date

- And if something essential is at risk now, close the date and get help now.
- Then "I still need the due date" is what you know, so give finding it a time soon enough to matter, like two this afternoon, at home where you've got the login.
- You don't have to use all fifteen minutes, either.

You looked at what's here and what's coming. Anything urgent has a next move. You're allowed to finish your drink.

My money date

Day and time: _____

My drink: _____

The nearest thing due: _____

Next move, with a time: _____

Next date: _____

For this week, all I'd ask is that you put your next fifteen-minute money date somewhere you'll find it, at the weekly time you chose. Not a second, more thorough go this evening. The next one.

item 4 of 8 · for the voice from back then

The old money rule worksheet



That voice may have a history. It doesn't have access to your checking account.

Here are two questions you can try without having to decide whether anybody brought you up right.

Back then, what did you learn it was safer to do?

And what do you know about today?

The first question

Not "What did they tell you to do?" What did you actually do?

> **"Back then, I learned not to ask. Today, the electricity bill is covered, and I'm the one paying for the shoes."**

If no particular store or scene comes to mind, start with what you hear yourself say now, such as "Don't ask" or "Cheapest one first," and leave the childhood investigation alone.

The second question

Try the second question with something you know, not something you wish you felt.

Not a speech, just a fact.

> **"Today, I'm the one paying."**

> **"Today, that bill is covered."**

> **"Today, he listened."**

Try it

1. Think of one old money rule you've heard yourself use. Let it sound the way it usually sounds, in whatever voice it usually comes in.
2. Take a breath.
3. Now answer it, out loud or quietly in your head, with one thing you know about today.

The old rule, the way it usually sounds	Back then, I learned...	Today, I know...

You don't have to excuse anybody, and you don't have to buy anything to prove a point. **If you want something to carry into this week, let it be that: one old rule, answered once with one fact from now.**

item 5 of 8 · before an optional purchase

The pause card

Can I Buy This Without Holding a Trial?



There's a pause I find more useful for an optional purchase. You choose an amount in advance. For something over that amount, you wait a day. It's a bit of time for you to decide, with an end you can recognize.

Before you open the page

Try finishing a sentence before you open the page.

"I can close this as soon as I know..."

_____

_____

Choose your amount first

That's why it helps to choose the amount before you're in the store.

This isn't an amount you get permission to spend. Below it isn't an automatic yes.

And this is for things where waiting is a real choice. Medicine you need today does not have to sit in a cart overnight to prove a point.

The next day, two questions

"Do I still want them? Would this money have to come from something I need or want more?"

Ask it about the available pile on the three questions card, page 5.

After you decide

If the receipt shows she's been charged twice, that's a fact worth following up.

Some Wednesdays the answer will be no, and a no doesn't earn a better grade than a yes.

A pause buys you time to decide. It isn't a punishment. And guilt isn't a receipt showing you did something wrong.

Try it, without touching a screen

1. Think of your number, the amount above which you'd like a day to decide.
2. Now say it out loud, the way you'd want to hear it with the thing in your hand.
3. Take a breath.

MY PAUSE

"For anything I don't need that costs over _____, I'll wait until tomorrow."

Put your own number in.

THE NEXT DAY

"Do I still want them? Would this money have to come from something I need or want more?"

A pause buys you time to decide. It isn't a punishment.

Cut out and keep it in your wallet.

item 6 of 8 · for a photo that stung

The part you actually want card



Next time a picture catches you, that's the whole job: find the part you actually want.

I saw...

Finish the sentence "I saw..." There was food on a table on a balcony. There were flowers.

I took that to mean...

Now finish "I took that to mean..." That they can go away whenever they like?

The camera can give you the first sentence. The second one came from me. And the camera can't tell you who paid for breakfast.

What a picture can't say

A key doesn't say who helped or what the monthly payments are. A salary doesn't say what's left after the bills and the babysitter.

"They must secretly be drowning in debt" is as invented as "They've figured out life and I haven't."

So you can want what someone has without knowing what it cost them, and without buying it yourself.

When there's a price

Not "Why don't I have that?" but "Do I want this weekend, at this price?"

> **"I'd love to see you. That weekend's more than I want to spend. Want to get together when you're back?"**

> **"I'm sitting this one out. I do want to hear about it."**

A friend can do something useful with that answer.

Try it, with no phone in your hand

1. Think of a picture that stung a little this week.
2. Which part made you stop with your thumb on the screen? Not the part you ought to want, and not what you should be content with instead. Just name it, out loud or in your head.
3. Take a breath with that.

I saw... _____

I took that to mean... _____

The part I actually want: _____

PRACTICE You can practice this one right now, with no phone in your hand. Free practice pages: **kalderno.com/justmoney/practice**

item 7 of 8 · for a money conversation

The first honest sentence script



READ THIS FIRST, IN THE BOOK'S WORDS

A difficult conversation like this assumes it's safe for both people to have it. Feeling uncomfortable about saying no isn't the same as having good reason to fear what somebody will do to you if you say it. If revealing a balance could lead to threats, retaliation or someone tightening their control of your money, skip this conversation. You don't owe anybody a conversation that puts you in danger. A domestic abuse service is somewhere to seek confidential support, at a time and on a device that are safe for you. You needn't try the words out on the person you're afraid of first.

The book's help lines are on page 13.

When it's a shared decision, say what works for you and hear what matters to them. When it's a secret, say the fact, own your part and leave room for theirs.

A shared decision

Some money conversations are mostly a matter of letting a number out of your head soon enough to be of use to somebody else.

> **"Sixty dollars is comfortable for me. If we don't find one for that, I'm happy keeping the folding one."**

Turns out "whatever works" is a terrible way of saying "not that much."

Try giving it a time and a subject.

> **"Could we talk about the cost of the trip after dinner? I'd like us to decide together before we say yes."**

A secret

Before he asks a single thing of her, she needs to hear what's happened.

> **"Rae, I have credit card debt I haven't told you about. I hid it, and I'm sorry. I owe $2,640. Our rent money is there. I've arranged to pay $85 on Friday. I let you think we had nothing else due."**

There's the amount. There's one thing Rae might urgently need to know, which is whether the money for their home is missing. There's the arrangement Tom's already made. And there's his part in how she's finding out.

While you talk

- Rae's had about a minute. If she spends the next one without saying a word, that minute belongs to her.
- There's a difference between asking someone to take your word for it and offering to show them.
- "I was scared of what you'd think of me" leaves room for her to think what she thinks.

> **"I want to hear you, and right now I'm getting defensive. Can we take ten minutes and come back at eight?"**

Try it

If it's safe, try the first honest sentence of one money conversation this week. Pick the person. Say it under your breath, in the words you'd actually use with them. You don't have to play the other person as well.

The person: _____ ☐ **Shared decision** ☐ **Secret**

My first honest sentence: _____

PRACTICE You can practice that one too. Free practice pages: **kalderno.com/justmoney/practice**

item 8 of 8 · after a week you skipped

The restart card



Start with today. Deal with what won't keep, and let the rest wait for your usual date. You can hear the switch in the words "catch up."

The three steps

1. First, the fact and the feeling. Something like, "The electricity bill says Thursday. I feel embarrassed I left it." Find yours. **Take a breath.**
2. Next, is anything due before your usual money date? Is it covered, or is there something you need to find out? **Stay with that for a moment.**
3. Last, your next move, and when you'll be back. "I'll check what's available after lunch, before Thursday." Then your usual time. "Saturday after breakfast." **Take a breath.**

You're back. That was a restart.

Before you scroll back

I can ask myself a question before I scroll back to Monday: "What would I do differently today if I knew?"

"I've left it too late" can sound quite factual. Can you put your finger on the words that told you so?

If you can't tell yet whether the bill's covered, say what you need to find out. Perhaps it's "I need to check what's available."

Go and get the code. The bit we're leaving out is the catch-up, not the bit where they let you into your account.

If it needs a call today

If help is needed now, make that contact now. If the hard part of the call is what to say when somebody answers, you've already got your opening line.

> **"My electricity bill's due Thursday and I'm worried I can't cover it. What can I do?"**

My restart

The fact, and the feeling: _____

Due before my usual date: _____

My next move, and when I'll be back: _____

And you don't have to call an ordinary Saturday look a restart for the rest of the month, as if you'll be on probation until you've managed four in a row.

FOR THE FRIDGE

Missed a week? Start with today.

THE RESTART

1. The fact and the feeling.
2. Anything due before my usual date?
3. My next move, and when I'll be back.

Mine's on an index card on my fridge, the one where I used to write the date I last looked.

support, in the book's own words

When a Money Date Isn't Enough



RIGHT NOW

If money worry has turned into thoughts of harming yourself, please don't wait for an appointment: call or text 988, the Suicide and Crisis Lifeline. If you're in danger right now, call your local emergency number, that's 911 in the US.

This kit is general self-help. It is not financial, legal, medical or psychological advice, and Mariah Renner is not a financial advisor, a therapist or a doctor.

What a statement doesn't show

There's useful information there that doesn't appear on anybody's statement. How often are you losing sleep? Does the worry follow you to work? Can you open the mail at all, even the things that look quite ordinary, or does anything with your name in a little window stay where it fell?

A more disciplined money date isn't necessarily what's missing.

These aren't tests where I count your parcels or ask the size of the bet and tell you what you've got. Money stress can sit alongside an anxiety disorder, depression, gambling problems or compulsive spending. One purchase doesn't diagnose you. Repeated distress, or finding that you keep doing something you badly want to stop, is reason enough to ask for support.

Two sentences, same week

A clinician can help with distress without being able to pay the electricity bill. For the bill itself, the money help is on the three questions card, page 6.

You might have two quite different sentences to say about the same week. "My electricity could be cut off on Thursday. What help is available?" And, "I'm struggling to get through a day." Neither call makes the other one unnecessary. If the lights are at risk now, don't wait for an appointment about how you feel before asking about Thursday.

A provider's hardship support or a local assistance service is worth contacting promptly about what's at risk and when.

Words you can take with you

It helps to tell the person you contact about the part you want help with.

What she wants a healthcare professional or mental health practitioner to know is this: "Money dread is keeping me awake and interfering with work."

If it's the gambling you want help with, a gambling helpline is a place to say, "I keep going back to win back my losses. I want help stopping."

For the buying, you can ask for a professional familiar with compulsive spending. "I'm buying things even when I want to stop, and it's affecting my life." If you're not sure who near you does that work, you can say those words to a healthcare professional and ask where to get support.

If a conversation isn't safe

If revealing a balance could lead to threats, retaliation or someone tightening their control of your money, skip this conversation. You don't owe anybody a conversation that puts you in danger. A domestic abuse service is somewhere to seek confidential support, at a time and on a device that are safe for you.

One contact

When you're settled somewhere private, save one contact for that part where you'd look for it on a tired morning. And if you're ready to use it, you don't have to keep it for a week first.

My one contact: _____

If this is disrupting your life, you deserve support. You don't need to diagnose yourself first, and you don't need to wait until it's worse.

if you keep one line, keep this one

Start with today. Deal with what won't keep, and let the rest wait for your usual date.

That first night, I needed to tap. Tonight I've already looked. I know what's due, nothing needs me before morning, and I'm going to bed.

Same phone on the dresser. Entirely different evening.

Mariah MARIAH RENNER

INSIDE THE MONEY DATE KIT

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And the book's help lines: When a Money Date Isn't Enough



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Practice the tools:
kalderno.com/justmoney/practice

Scan the code or type the address.