

FREE RESOURCE FROM GRINDINSILENCE8.COM

# THE WEALTH SHIFT BLUEPRINT

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A practical action guide for hardworking people who are done being broke.

*Stop grinding without direction. Start building with intention.*

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# Before You Start

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**This blueprint is not a motivational poster. It is a working document.**

You downloaded this because something isn't adding up. You work hard — maybe harder than most people around you — and you're still financially stuck. That's not a hustle problem. That's a system problem. This guide fixes the system.

Work through each section in order. Don't skip ahead. The audit comes first because you can't build something new until you understand what's already broken.

## Three things to know before you begin:

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**This is a process, not a one-time fix.**

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Small consistent actions over 12 months beat big one-time efforts every time.

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**You don't need more income to start.**

2

Most people waiting until they earn more are avoiding the real work. Start now, with what you have.

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**Discomfort is part of it.**

3

Looking at your real numbers is uncomfortable. Do it anyway. That discomfort is the beginning of something different.

*"Wealth is not about how much you earn. It's about what your money is doing when you're not working."*

SECTION 01

# The 30-Day Money Audit

Before you change anything, you need to see everything. Most people are surprised — and uncomfortable — when they do this the first time. That's the point.

## WEEK 1 — Track Every Dollar In and Out

For 7 days, write down every transaction. Every coffee, every subscription, every transfer. Use a note on your phone, a spreadsheet, or a notebook. Format doesn't matter. Honesty does.

INCOME & EXPENSE AUDIT	
Monthly take-home income (after tax)	\$ _____
Fixed monthly expenses (rent, car, phone, insurance)	\$ _____
Variable monthly expenses (food, gas, entertainment)	\$ _____
Monthly subscriptions (list every single one)	\$ _____
Monthly debt payments (minimum)	\$ _____
What's left after all of the above	\$ _____
Amount saved last month	\$ _____
Amount invested last month	\$ _____

## WEEK 2–3 — Find the Leaks

- List every subscription (highlight any you haven't used in 30+ days)
- Identify your 3 highest discretionary spending categories
- Find the one expense that could be cut or reduced immediately
- Calculate what lifestyle inflation has cost you in the last 12 months
- Calculate total interest paid on debt last month

## WEEK 4 — Audit Your Numbers Honestly

- Is your debt growing, staying flat, or shrinking?











