Structuring Accounts

Money

A simple multi-account setup that makes budgeting mostly automatic.

Automate on payday so the decisions are made once.

1. **Bills account**
   Salary lands here. Every direct debit leaves from here.

2. **Savings and sinking funds**
   Automatic transfer on payday, before anything else.

3. **Spending account**
   What is left. This is the only balance you check day to day.

4. **Emergency fund**
   Separate, instant access, deliberately slightly inconvenient.

WHY IT WORKS

The spending balance is honest
Bills cannot be accidentally spent
Saving happens before temptation

General education, not financial advice. The main benefit is removing the daily decision, not the accounts themselves.