

# Automation Setup Checklist

Purpose: Make saving boring and inevitable so progress doesn't depend on motivation.

## How to Use This

Set up automation in layers. Stability first, then buffers, then future growth. Start small to avoid overdrafts.

### Layer 1: Bills & Essentials (Stability First)

Rent/Mortgage automated	Yes / No	Due date aligned with pay?	
Utilities automated	Yes / No	Billing dates aligned?	
Minimum debt payments automated	Yes / No	All accounts covered?	
Insurance automated	Yes / No	Policy dates noted?	

### Layer 2: Stability Fund (Small Buffer)

Account for Stability Fund created	Yes / No	Bank/Account Name	
Automatic transfer set (amount)		Frequency (per paycheck/weekly/monthly)	
Overdraft cushion left in checking	Yes / No	Comfort buffer amount	
'Never-zero' floor defined	Yes / No	Floor amount	

### Layer 3: Future Fund & Growth (After Stability Exists)

Future Fund account created	Yes / No	Categories included	
Future Fund auto-transfer set	Yes / No	Amount/Frequency	
Growth (401k/IRA/Brokerage) automated	Yes / No	Amount/%	
Paycheck split enabled (if available)	Yes / No	Destinations set	

### Protections Against Overdrafts & Stress

Transfers scheduled after income hits	Yes / No
Small test transfer run first	Yes / No
Low-balance alerts set	Yes / No
Auto-transfers paused during lean months (rule defined)	Yes / No

### Adjustment Rules for Rough Months

When income dips, I will reduce automation to:	
My minimum 'floor' savings that stays active:	
How I'll restart full automation after a rough month:	

## **Reminder**

Defaults protect future-you from tired decisions. Start small, automate what stabilizes life first, then grow.