10 Money Moves Guide

SAVINGS BOOST: Money Moves That Put Hundreds Back in Your Pocket

(without earning more or budgeting harder)

Hi! It’s Tori – thanks for downloading this free guide, so happy you’re here!

Before we start: *this isn’t a budgeting guide.*

Let me say the quiet part out loud.

When people talk about saving money, the advice usually sounds like make more money, budget every single dollar, and cut out everything fun in your life. But for a lot of people, that’s not actually the problem.

The real issue is **money leaks.** Small places where money quietly leaves your account every month without you noticing.

Things like:

• bills that increase over time
• subscriptions you forgot about
• services charging more than necessary
• everyday spending that adds up faster than expected

Individually, these things don’t seem like a big deal. But stacked together? They can easily cost hundreds of dollars every month. **That’s $2,400-$6,000+ a year just…gone.**

And the frustrating part is that most people assume those costs are fixed. They aren’t.

This guide will show you **8 simple ways to fix those leaks and keep more of the money you already make.**

THE FASTEST WIN: The 30-Minute Savings Sprint

Do this before anything else

This is the single highest-impact thing in this guide. Which is exactly why it comes first.

Here's the deal: Most people overpay on recurring bills like their phone, internet, insurance, and subscriptions by $50 to $200+ every single month. That's $600 to $2,400 a year. And it's fixable with a single phone call or live chat.

One $40/month reduction on your internet bill = **$480 back in your pocket this year.** For doing nothing except asking.

Do this once per month:

Minute 0–5:
Open your bank statement and highlight:

- recurring charges
- subscriptions
- any bills that increased

Minute 5–10:
Pick 2 targets to reduce this month.

Minute 10–25:
Do one of the following:

- call
- live chat
- Email

Minute 25–30:
Move the savings you "found" immediately. Because if you don't redirect it?
It disappears.

FIRST PRIORITY: 3-Month Emergency Fund in a HYSA

SECOND PRIORITY: Pay Off Credit Card Debt

THIRD PRIORITY: Invest In a Retirement Account

STOP HERE — before you try negotiating

Quick question.

If you called your internet provider right now and asked for a discount…**What would you actually say?**

Most people freeze here. Not because negotiating doesn't work. But because..

"I'm scared to negotiate."

Totally normal.

The truth: You're not asking for a favor. You're asking for a fair deal.

These companies expect it. And they budget for it. They have retention departments whose sole job is to keep you from leaving (which means they have wiggle room!). You just need to know how to ask.

"I don't know what to say."

This is the real problem.

People avoid negotiating because they're afraid they'll sound awkward, get flustered when pushed back on, or just not know how to escalate when the first person says no.

(*You don't have to wing it btw.*)

"Will this actually work?"

Yes — and here's what our community has seen:

"80%!!!!! Your script helped me get it down to only 12%! I didn't have to move 🥰"

"I followed the script (with some edits and ad libs) and I just lowered my Verizon bill by almost $40/mo!!!"

"Saved $1,020 for the year by negotiating a rental increase 🙌"

Even when they say no, you learn quickly, build confidence, and keep more money the next time.

The people who actually follow through on the savings sprint? They have a script. The people who don't? They tab away from this guide, tell themselves they'll do it later, and the $480 keeps quietly leaving their account every year.

Want to stop overpaying starting this month?

This is where I want to be really direct with you.

The information in this guide works. The problem is almost never knowing *what* to do. It's doing it when you're on hold, talking to a rep who's trying to stall, and you're not sure what to say next.

That's why I built **Bill Breakthrough –** my word-for-word scripts for negotiating recurring bills. I've personally used these to save over $5,000 a year and get $2,500+ in free perks and upgrades. And now I've packaged everything into copy-paste scripts so you never have to figure out what to say.

Normally $77 — today $27 (sale ending soon!)

Inside you get:

✔ Scripts to lower phone, internet & cable bills

✔ Scripts for insurance negotiations

✔ Scripts for rent & housing costs

✔ Scripts for medical bills

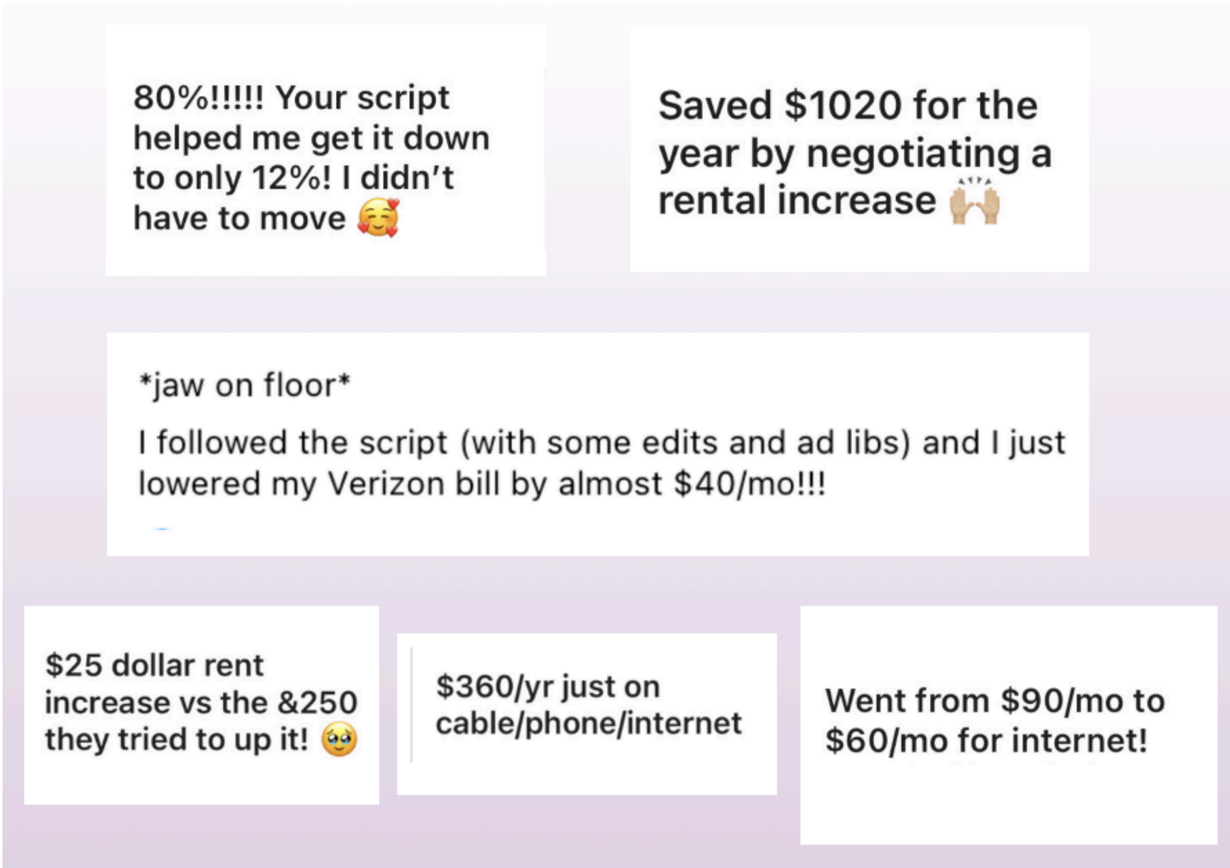
✔ Scripts for subscriptions & recurring expenses

✔ What to say when they say “no”

✔ How to escalate without being rude or pushy

If it helps you lower even ONE bill, it pays for itself in about 5 minutes.
👉 Get Bill Breakthrough here: herfirst100k.com/bill-breakthrough

REAL RESULTS:



This is money people were *already spending* — now they're keeping it.

If it helps you lower even ONE bill, it pays for itself.
It's the fastest way to save money without working more.

👉 Get Bill Breakthrough here: herfirst100k.com/bill-breakthrough

If you're doing the savings sprint today, the scripts are waiting for you.

If you want to come back and use them later, they'll be there. But every month you wait is another month of overpaying.

You've got your first win. Now let's stack a few more.

My 8 fastest money moves that boosted my savings

(ranked from easiest to highest impact)

1. **Negotiate recurring bills** ✓

   Rent, insurance, phone/internet, subscriptions — the stuff you pay every month? That's where fast savings live. I've saved over $5,000 a year on the stuff I'm already buying, just by negotiating my recurring bills. (See above!)

2. **Automate transfers** ✓

   If you only save when you "remember," you won't save. Make progress the default.

   When I treated saving like a bill (not a "maybe if I have extra" thing, but a **non-negotiable** thing), money went directly from my paycheck into savings and investing before it ever had a chance to become spending money.

3. **Create "joy money"** ✓

   This is what we call "mindful spending" at HFK. A small amount you can spend guilt-free. So you don't binge spend later. *More about how to do this here.*

4. **Meal prep basics** ✓
   Not a Pinterest meal plan — just 2–3 fallback meals that reduce takeout.

   Here are my favorite recipes that I cook ALL the time:

   Spiced Chickpea Stew with Coconut and Tumeric

   Sweet Potatoes and Black Bean Nachos + add ground meat

   Cauliflower Tacos with Cashew Crema

5. **Use the 24-hour rule** ✓

   Before you buy anything: wait 24 hours. If you still want it tomorrow (and remember it!) buy it then. Most impulse purchases die in daylight.

6. **Review subscriptions monthly** ✓

   The silent budget killer is the stuff you don't notice. Audit your subscriptions, including ones you forgot to cancel, and make sure you're actually getting use out of them.

7. **Use the "75% rule"** ✓

   Save 75% of every raise or bonus before lifestyle creep hits. Any time you get extra money – Christmas checks from family, inheritances, birthday money – apply the 75% rule.

8. **Weekly 10-minute money check-in** ✓

   Not a budget — a pulse check. Your money can't improve if you never look at it. You've heard me call this a money date – here's how to do it, what to look for, and how you can optimize it.

CHECKPOINT: DO NOT KEEP READING UNTIL YOU’VE CHECKED OFF AT LEAST 2 OF THESE TASKS

One more thing before you go

You now have everything you need to find money leaks, run the savings sprint, and start keeping more of what you earn.

The only question is: will you actually do it?

Most people read guides like this, feel good, and then... nothing changes. Not because they don't want to. But because the execution is harder than it looks, especially when negotiating with companies that are trained to push back.

Knowing what to say before you dial changes everything.

Not more information. **The actual words to say**, so you follow through.

You're not bad with money. You've just been overpaying without a system to fix it. Let's change that.

👉 herfirst100k.com/bill-breakthrough — on sale now for $27