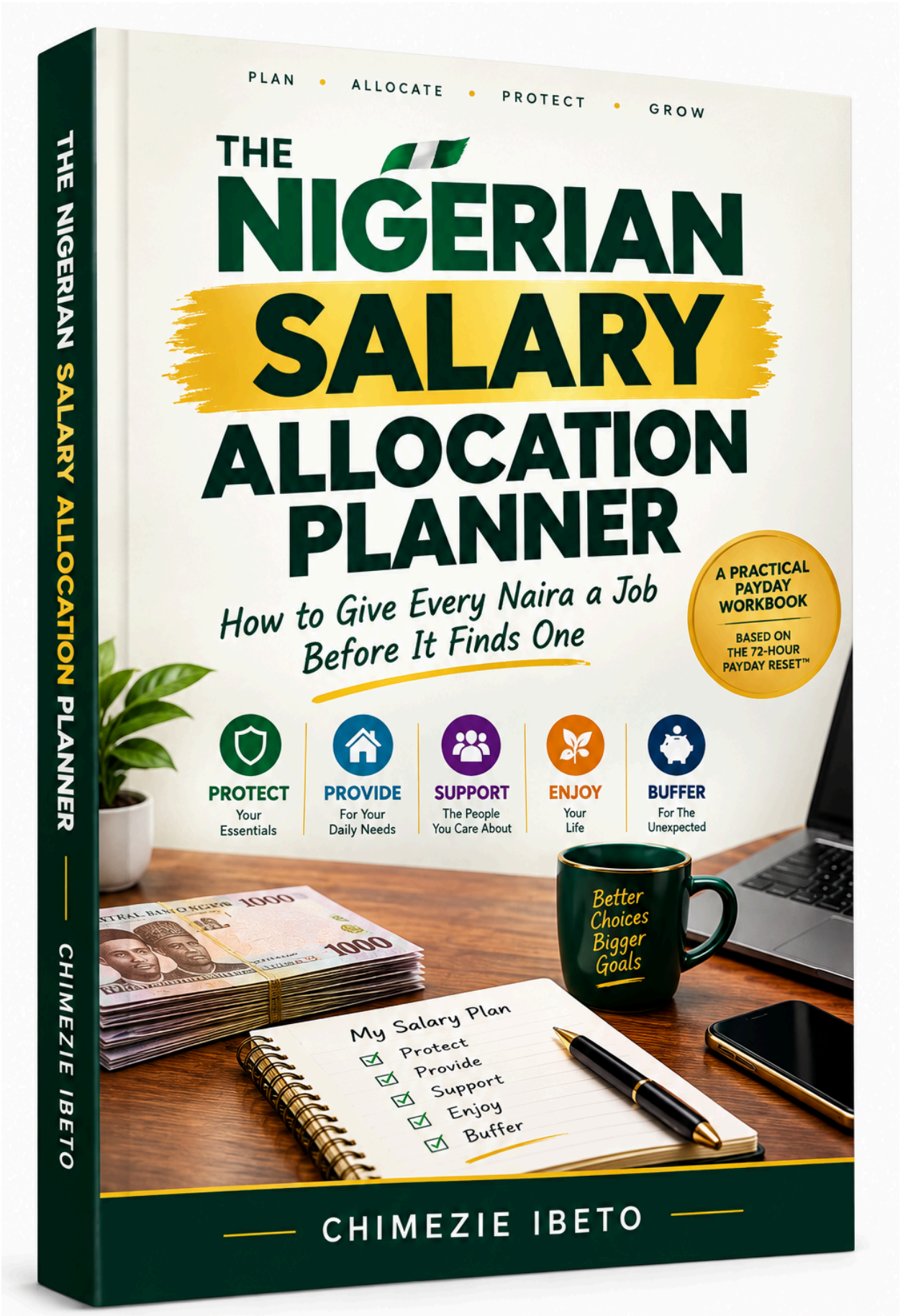

PLAN • ALLOCATE • PROTECT • GROW
THE NIGERIAN SALARY ALLOCATION PLANNER
How to Give Every Naira a Job Before It Finds One
A PRACTICAL PAYDAY WORKBOOK
BASED ON THE 72-HOUR PAYDAY RESET™
PROTECT Your Essentials
PROVIDE For Your Daily Needs
SUPPORT The People You Care About
ENJOY Your Life
BUFFER For The Unexpected
Better Choices Bigger Goals
My Salary Plan
Protect
Provide
Support
Enjoy
Buffer
CHIMEZIE IBETO
THE NIGERIAN SALARY ALLOCATION PLANNER
CHIMEZIE IBETO

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YOUR 72-HOUR MONEY SYSTEM

GET PAID → PROTECT → PLAN → CONTROL → ENJOY → REPEAT

CHAPTER 1

Start Here

YOUR 72-HOUR PAYDAY RESET

Your salary doesn't need more willpower.

It needs a plan before the spending begins.

The first 72 hours after payday are your opportunity to decide where your money goes — instead of wondering where it went.

YOUR 3-DAY MONEY RESET

DAY 1: PROTECT

Separate the money that must not be casually touched.

Your priority:
Protect your savings, essential commitments and financial buffer before discretionary spending begins.

☐ I have separated my Protect money.

DAY 2: PLAN

Give every remaining naira a clear job.

Your priority:
Decide what goes toward providing, supporting, enjoying and protecting your future.

☐ I have allocated my salary.

DAY 3: CONTROL

Set spending limits and make impulse spending harder.

Your priority:
Turn your monthly allocation into weekly limits you can actually follow.

☐ I have set my weekly spending limits.

HOW TO USE THIS PLANNER

Use this planner **every time your salary enters.**

Don't wait until you've already spent half of it.

Set aside **10–15 minutes on payday** and complete the planner before you start spending.

FOLLOW THESE 4 RULES

01 — COMPLETE IT BEFORE YOU SPEND

Don't allocate money based on what's left after spending. Allocate it first.

02 — BE HONEST WITH YOUR NUMBERS

Use your actual income and realistic expenses.

03 — GIVE EVERY NAIRA A JOB

If you don't decide where your money goes, something else will decide for you.

04 — REVIEW BEFORE YOUR NEXT PAYDAY

Your goal isn't perfection. Your goal is to get better at directing your money.

THIS PLANNER BELONGS TO YOU

Name:

Salary Date:

Month:

Monthly Salary:

₦

YOUR PAYDAY GOAL

GET PAID → PROTECT → PLAN → CONTROL → ENJOY → REPEAT

CHAPTER 2

Know Your Numbers

CALCULATE YOUR REAL SALARY

Before you decide where your money should go, know exactly how much you have to work with.

No guessing. No estimates. Use your real numbers.

YOUR INCOME

Monthly salary:

₦

Other income this month:

₦

TOTAL MONEY AVAILABLE:

₦

THIS MONTH'S PAYDAY

Salary date:

Month:

MONEY ALREADY COMMITTED

What must be paid before you start spending?

EXPENSE	AMOUNT
Rent / Accommodation	₦
Electricity	₦
Transport	₦
Food / Groceries	₦
Airtime / Data	₦
Debt Repayment	₦
School Fees / Children	₦
Other	₦

TOTAL COMMITTED EXPENSES:

₦

WHAT'S LEFT?

Total money available:

₦

Minus committed expenses:

₦

MONEY AVAILABLE TO ALLOCATE

₦

QUICK CHECK

- [ ] I have included all my major commitments.
- [ ] I have used realistic amounts.
- [ ] I know exactly how much I have left to allocate.

CHAPTER 3

Give Every Naira A Job

BUILD YOUR 5 MONEY BUCKETS

Your salary should not be one big pile of money.

Give it **five clear jobs.**

01 — PROTECT 🛡️

Money that protects your future.

Examples include savings, emergency funds and important future expenses.

My Protect amount:

₦ _____

Where will I keep it?

_____

☐ I will separate this money immediately after payday.

02 — PROVIDE 🏠

Money for the things I need to live.

Examples include food, rent, transport, electricity, airtime and data.

My Provide amount:

₦

03 — SUPPORT ❤️

Money for responsibilities and people I choose or need to support.

Examples include family support, dependants and agreed contributions.

My Support amount:

₦

Who or what am I supporting?

04 — ENJOY 🎉

Money I can spend without guilt because I have already planned for it.

Examples include eating out, entertainment, shopping, outings and personal treats.

My Enjoy amount:

₦

05 — BUFFER 🚨

Money I don't plan to spend.

It is there for the unexpected.

My Buffer amount:

₦

MY COMPLETE SALARY ALLOCATION

MONEY BUCKET	AMOUNT
Protect	₦
Provide	₦
Support	₦
Enjoy	₦
Buffer	₦

TOTAL ALLOCATED:

₦

MONEY LEFT UNALLOCATED:

₦

TARGET: ₦0 LEFT UNALLOCATED

Every naira should have a job.

CHAPTER 4

Protect First

SET ASIDE WHAT YOU MUST NOT TOUCH

Your Protect money should not compete with your everyday spending.

Separate it before you start spending.

MY PROTECT PLAN

How much am I protecting this month?

₦ _____

What is this money for?

_____

WHERE WILL I KEEP IT?

- ☐ Separate bank account
- ☐ Savings account
- ☐ Investment
- ☐ Cash envelope
- ☐ Other: _____

MY NON-NEGOTIABLE PAYMENTS

These are expenses that must be handled before discretionary spending.

PAYMENT	DUE DATE	AMOUNT
		₦
		₦
		₦
		₦

MONEY I MUST NOT TOUCH

Protected amount:

₦

Reason:

MY RULE

I will not use my protected money for:

- [ ] My Protect money has been separated.
- [ ] My essential payments are accounted for.
- [ ] My Buffer is protected.

CHAPTER 5

Control Your Week

TURN YOUR MONTHLY MONEY INTO WEEKLY LIMITS

A monthly spending limit can feel too large.

A weekly limit is easier to see, track and control.

MY WEEKLY SPENDING PLAN

Amount available for monthly spending:

₦

Week 1:

₦

Week 2:

₦

Week 3:

₦

Week 4:

₦

Extra / Final Days:

₦

MY WEEKLY RULES

RULE 1

RULE 2

RULE 3

BEFORE I SPEND

Ask yourself:

Was this already given a job?

☐ Yes — it was planned.

☐ No — I will pause before spending.

MY SPENDING LIMIT

The maximum I can comfortably spend this week is:

₦

If I reach this limit, I will:

MY WEEKLY CHECK-IN

Week:

Planned: ₦

Actually spent: ₦

Difference: ₦

☐ I stayed within my limit.

CHAPTER 6

Find The Leaks

IDENTIFY WHERE YOUR SALARY IS DISAPPEARING

Your salary may not disappear because of one huge expense.

Sometimes it disappears through **small decisions repeated over and over again.**

This page helps you find them.

MY TOP SALARY LEAKS

SALARY LEAK	AMOUNT
Food delivery / Eating out	₦
Impulse shopping	₦
Unplanned transfers	₦
Unnecessary subscriptions	₦
Social outings	₦
Transport convenience	₦
Other	₦

MY BIGGEST SPENDING TRIGGERS

WHEN DO I SPEND MORE THAN I PLANNED?

- [ ] When I am stressed
- [ ] When I am bored
- [ ] When friends invite me out
- [ ] When I receive my salary
- [ ] When I see a discount
- [ ] When someone asks me for money
- [ ] Other:

THE 3 EXPENSES I WILL CONTROL

01:

02:

03:

MY NEW MONEY RULE

This month, I will reduce:

From approximately:

₦

To:

₦

Expected savings:

₦

MY PAYDAY QUESTION

“Was this already given a job?”

- [ ] Yes — it was planned.
- [ ] No — I will pause before spending.

CHAPTER 7

Reset & Review

COMPLETE YOUR PAYDAY & MONTH-END CHECK-IN

The goal isn't to manage your money perfectly.

The goal is to **notice what happened, learn from it and make your next payday better.**

MY MONTH

Month:

Salary received:

₦ |

Amount I planned to spend:

₦ |

Amount I actually spent:

₦ |

Amount I protected/saved:

₦

Amount left:

₦ | ELD]

WHAT WORKED?

WHAT DIDN'T WORK?

WHERE DID I OVERSPEND?

WHAT WILL I CHANGE NEXT MONTH?

MY MONEY MANAGEMENT SCORE

How well did I manage my salary this month?

- [ ] 1
- [ ] 2
- [ ] 3
- [ ] 4
- [ ] 5
- [ ] 6
- [ ] 7

☐ 8

☐ 9

☐ 10

MY NEXT PAYDAY TARGET

Next month, I want to:

Target amount:

₦

Target date:

MY FINAL COMMITMENT

I WILL NOT WAIT UNTIL MY SALARY DISAPPEARS TO START MANAGING IT.

I will give every naira a job before I give myself permission to spend it.

☐ I commit to using this planner on my next payday.

NEXT PAYDAY:

GET PAID → PROTECT → PLAN → CONTROL → ENJOY → REPEAT