FREE STARTER PACK

75 Starter Moves

25 ways to save time, 25 ways to save money, 25 ways to earn. Pick one, do the first step, tick the box. Tiny counts. Money you keep counts as money in your pocket.

How to use this

1. **Go in order when you can.** Save time first (you need room), then save money, then earn.
2. **Pick one move.** Not sure? Take the Payday Picker. It finds your best 3 in about 2 minutes.
3. **Do the first step today.** Every card has one. It's small on purpose.
4. **Tick the box and count it.** Time found, money kept, money earned. It all counts.

Reading a card

⏱ TIME · T Save time moves

💰 MONEY · M Save money moves

🚀 EARN · E Earn moves

Time needed: how long the move takes once.

What it takes: what you need on hand.

Pays inside 5 days: the win can land during the challenge. “Not yet” means it's a seed for later.

Quick Cash: a win this week.

Slow Build: sets up something that keeps giving.

My running count

Hours found _____ **Money kept $** _____

Money earned $ _____ **Money in my pocket $** _____

Find your best 3: go.coachingthatclicks.com/payday-picker

Estimates, not promises. No income promises: what you save or earn depends on you, your time and your town. Not financial, tax or legal advice. Check local rules before you sell or offer a service.

Save time

Start here. Find a little room in your week first, so everything else has space to happen.

25 moves

⏱ TIME · T001

Double tonight's dinner and freeze the extra

First step: Check you have enough ingredients to double tonight's meal.

Estimate: about 45 to 90 minutes saved per week

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Cool food fast and freeze within two hours for safety.

⏱ TIME · T002

Set a 14-day dinner rotation you can repeat

First step: Write down the first five dinners everyone already likes.

Estimate: about 30 to 60 minutes saved per week

About 1 hour · Nothing special · Pays inside 5 days: Yes · Slow Build

⏱ TIME · T003

Shop for groceries once a week from one written list

First step: Start a grocery list on your fridge or phone right now.

Estimate: about 45 to 90 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T005

Map your errands into one loop

First step: Write down every errand you need to do this week.

Estimate: about 30 to 60 minutes saved per week

15 min · Car · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T006

Hand one weekly chore to each kid for good

First step: Pick one chore for one kid and tell them tonight.

Estimate: about 30 to 90 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Slow Build

Watch out: Expect "good enough" at first. Redoing it yourself erases the time you saved.

⏱ TIME · T009

Pack a car kit so you stop running back home

First step: Put a phone charger and a water bottle in your car today.

Estimate: about 15 to 30 minutes saved per week

15 min · Car · Pays inside 5 days: Yes · Quick Cash

Watch out: Swap the water and snacks every few months, and don't leave medicine in a hot car.

⏱ TIME · T010

Run a 10-minute nightly reset with a timer

First step: Set a 10-minute timer tonight and reset the kitchen.

Estimate: about 30 to 60 minutes saved per week

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T011

Tape a morning checklist where kids can see it

First step: Write the morning list on paper tonight.

Estimate: about 20 to 40 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T012

Draft routine emails with AI

First step: Pick one email you need to send today and ask AI for a draft.

Estimate: about 30 to 60 minutes saved per week

15 min · Phone, Internet · Pays inside 5 days: Yes · Quick Cash

Watch out: Never paste account numbers, passwords, or private health details into an AI tool.

⏱ TIME · T013

Save your five most-typed messages as text shortcuts

First step: Add one shortcut in your phone's keyboard settings.

Estimate: about 15 to 30 minutes saved per week

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T014

Turn off phone alerts that are not urgent

First step: Turn off alerts for the app that buzzes you most.

Estimate: about 30 to 90 minutes saved per week

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T017

Put every bill on autopay with a check-in reminder

First step: Turn on autopay for one bill you pay by hand.

Estimate: about 15 to 30 minutes saved per week

15 min · Phone, Internet · Pays inside 5 days: Yes · Slow Build

Watch out: Keep a cushion in the account so autopay never causes an overdraft.

Save time, continued

⏱ TIME · T018

Prep five grab-and-go breakfasts on Sunday

First step: Pick one breakfast you could make five of this weekend.

Estimate: about 30 to 60 minutes saved per week

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T023

Plan the week's meals from your pantry with AI

First step: Snap a photo of your pantry shelf to use later.

Estimate: about 30 to 60 minutes saved per week

15 min · Phone, Internet · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T026

Say no to one unpaid favor this week

First step: Think of one ask you can say no to this week.

Estimate: about 30 to 120 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T031

Set a daily time limit on social apps

First step: Set a 30-minute limit on your most-used social app.

Estimate: about 30 to 120 minutes saved per week

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T032

Move social apps off your home screen

First step: Move one social app off your home screen right now.

Estimate: about 30 to 90 minutes saved per week

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T041

Clean as you cook

First step: Fill the sink before tonight's dinner.

Estimate: about 15 to 30 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T043

Hold a 15-minute family tidy before dinner

First step: Pick a song list and announce the tidy tonight.

Estimate: about 30 to 60 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T046

Drop or shrink two chores nobody notices

First step: Pick one chore to do less often starting this week.

Estimate: about 30 to 90 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T054

Shrink long school emails into a to-do list with AI

First step: Pick the longest unread school email and try it.

Estimate: about 20 to 45 minutes saved per week

15 min · Phone, Internet · Pays inside 5 days: Yes · Quick Cash

Watch out: Remove names and personal details before pasting.

⏱ TIME · T055

Turn your brain dump into a plan with AI

First step: Write a messy brain dump for five minutes.

Estimate: about 20 to 40 minutes saved per week

15 min · Phone, Internet · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T056

Do a 10-minute Sunday preview of the week

First step: Set a Sunday reminder called "week preview."

Estimate: about 30 to 60 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Slow Build

⏱ TIME · T057

Pick tomorrow's top three before bed

First step: Write tomorrow's top three tonight.

Estimate: about 20 to 40 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

⏱ TIME · T095

Use one store-bought shortcut in each dinner

First step: Pick one shortcut to grab on your next trip.

Estimate: about 30 to 60 minutes saved per week

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

Stack it

Pair one save-time move with a save-money move on the same day. The time you free up is where the next move fits.

My next save time move: _____

Save money

Keep more of what you already have. Every dollar you keep is one you don't have to go earn.

25 moves

MONEY · M001

Audit two months of statements and cancel extra subscriptions

First step: Open last month's statement and highlight every repeat charge.

Estimate: $10 to $50 a month kept

About 1 hour · Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Check for yearly renewals too. Some plans cancel only at the end of the paid period.

MONEY · M002

Call your internet provider and ask for the current promo rate

First step: Find your current internet price and contract end date.

Estimate: $10 to $40 a month kept

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Ask about contract terms and equipment fees before you agree to anything.

MONEY · M007

Skip the store for three dinners and cook from the pantry

First step: Pull out five things from the pantry that need using.

Estimate: $30 to $80 kept, one week

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M008

Pack lunch four workdays a week

First step: Pack tomorrow's lunch tonight.

Estimate: $40 to $120 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M009

Brew coffee at home on workdays

First step: Set up tomorrow's coffee tonight.

Estimate: $20 to $80 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M010

Swap one takeout night for a copycat meal at home

First step: Choose the takeout meal you order most.

Estimate: $20 to $50 a week kept

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M011

Shop with a list and a set dollar limit

First step: Write your limit at the top of this week's list.

Estimate: $10 to $40 a week kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M013

Switch five staples to the store brand

First step: Pick five staples to try in the store brand.

Estimate: $5 to $25 a week kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M014

Use a 48-hour wait rule for buys over $25

First step: Put the next thing you want in a "wait list" note.

Estimate: $20 to $100 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M015

Delete saved cards from shopping sites and apps

First step: Delete your card from the shopping app you use most.

Estimate: $10 to $50 a month kept

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

MONEY · M018

Call to get a late or overdraft fee waived

First step: Find one recent fee on a statement.

Estimate: $15 to $40 kept, one time

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

MONEY · M025

Keep one streaming service at a time and rotate

First step: List the streaming services you pay for.

Estimate: $10 to $30 a month kept

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Save money, continued

MONEY · M039

Check a gas price app before you fill up

First step: Install a gas price app or check your map app.

Estimate: $2 to $8 a month kept

15 min · Phone, Car · Pays inside 5 days: Yes · Quick Cash

Watch out: Don't drive far out of your way. The extra miles cancel the savings.

MONEY · M040

Set a monthly fun money amount in cash

First step: Pick your fun money number for this month.

Estimate: $20 to $80 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M044

Ask your buy-nothing group before you buy

First step: Join your local free group today.

Estimate: $10 to $50 kept, one time

15 min · Phone · Pays inside 5 days: Not yet · Slow Build

Watch out: Meet in a safe public place or do porch pickup.

MONEY · M051

Bring water and snacks on every outing

First step: Fill water bottles for tomorrow.

Estimate: $10 to $40 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M054

Ask for a senior, teacher, or military discount every time

First step: Ask at your next checkout.

Estimate: $5 to $30 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M057

Find your top three money leaks in last month's spending

First step: Pull up last month's statement.

Estimate: $20 to $100 a month kept

About 1 hour · Phone · Pays inside 5 days: Yes · Quick Cash

MONEY · M074

Cut one cost from your Cost of Working list

First step: List five costs you only pay because you work.

Estimate: $20 to $80 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M076

Pick the generic over-the-counter medicine

First step: Check one medicine in your cabinet for the active ingredient.

Estimate: $5 to $20 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Ask the pharmacist if you are not sure it is the same.

MONEY · M078

Freeze bread, milk, and leftovers before they spoil

First step: Put one item that is about to go bad in the freezer.

Estimate: $10 to $40 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M079

Make an eat-this-first bin in the fridge

First step: Clear one bin and fill it with food to eat soon.

Estimate: $10 to $30 a month kept

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

MONEY · M083

Cash in card and store points you already earned

First step: Check the points balance on one card.

Estimate: $10 to $50 kept, one time

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Statement credit or cash is often better value than gift items.

MONEY · M091

Review your phone bill line by line for add-ons

First step: Open your last phone bill.

Estimate: $5 to $20 a month kept

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

MONEY · M092

Turn off in-app purchases on kids' devices

First step: Turn on purchase approval on one device today.

Estimate: $5 to $40 a month kept

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Count it

Write down what each move kept you this week. Got a "worth $X a year" move? Put it on its own line, separate from this week's count.

My next save money move: _____

Earn

Use the time and space you just made to bring in new money. A sale made is a win. Paid in hand is the bonus.

25 moves

EARN · E001

Sell one item on Facebook Marketplace for local pickup

First step: Pick the item and take three photos by a window.

Typical first payment: $10 to $60 (not a promise)

About 1 hour · Stuff to sell, Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Meet in a busy public place or a police "safe exchange" spot. Take cash or instant pay at pickup.

EARN · E002

Bundle kids' outgrown clothes into one listing

First step: Pull one size of outgrown clothes and fold it into a pile.

Typical first payment: $15 to $50 (not a promise)

About 1 hour · Stuff to sell, Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Meet in public or use porch pickup with payment first.

EARN · E003

Take a bag of books to a used bookstore that buys them

First step: Call the nearest used bookstore and ask what they buy.

Typical first payment: $5 to $25 (not a promise)

About 1 hour · Stuff to sell, Car · Pays inside 5 days: Yes · Quick Cash

Watch out: They pay a small share of resale value. Ask for cash, not just store credit.

EARN · E004

Sell kids' gear to a kids' resale store

First step: Check the store's list of what they buy this season.

Typical first payment: $20 to $80 (not a promise)

About 1 hour · Stuff to sell, Car · Pays inside 5 days: Yes · Quick Cash

Watch out: They pay below resale price. Clean everything and bring items they are buying this season.

EARN · E005

Sell holiday decor 4 to 6 weeks before the holiday

First step: Pull out one bin of decor you won't use this year.

Typical first payment: $15 to $60 (not a promise)

About 1 hour · Stuff to sell, Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Meet in public for pickup.

EARN · E008

Pet-sit a neighbor's dog or cat over a weekend

First step: Text two neighbors with pets and offer weekend care.

Typical first payment: $35 to $75 a night (not a promise)

A few days · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Meet the pet first, get the vet's number, and agree on pay in writing.

EARN · E009

Do daily cat-feeding visits while neighbors travel

First step: Post in your neighborhood group that you can do cat visits.

Typical first payment: $15 to $25 a visit (not a promise)

A few days · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Get a key plan and emergency contacts in writing.

EARN · E010

Babysit for a date night

First step: Text two parents you know and offer a date night.

Typical first payment: $40 to $90 for an evening (not a promise)

Half a day · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Get emergency contacts and allergy info. A CPR class is a good idea.

EARN · E011

Clear leaves from one neighbor's yard this weekend

First step: Knock on one door or text one neighbor today.

Typical first payment: $25 to $80 (not a promise)

Half a day · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Lift with your legs and take breaks.

EARN · E012

Wrap holiday gifts for busy neighbors or coworkers

First step: Ask three coworkers or neighbors if they want gifts wrapped.

Typical first payment: $20 to $60 for a batch (not a promise)

About 1 hour · Small budget (under $20) · Pays inside 5 days: Yes · Quick Cash

Watch out: Collect the gifts and return them on a set date so nothing gets lost.

EARN · E013

Deep clean a home for an older neighbor

First step: Write down the three rooms you would clean and your price.

Typical first payment: $50 to $120 (not a promise)

Half a day · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Agree on what's included and don't move heavy furniture alone.

EARN · E014

Organize a closet or pantry for a friend

First step: Offer it to one friend who complains about a messy closet.

Typical first payment: $40 to $120 (not a promise)

Half a day · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Let them make every keep or toss decision.

Earn, continued

EARN · E015

Help a neighbor set up a new phone or tablet

First step: Tell two people you can help set up new phones.

Typical first payment: $25 to $50 an hour (not a promise)

About 1 hour · A skill you have · Pays inside 5 days: Yes · Quick Cash

Watch out: Never ask for or keep their passwords. Let them type them in.

EARN · E016

Refresh a friend's resume with AI help

First step: Ask one job-hunting friend if they want help.

Typical first payment: $25 to $75 (not a promise)

About 1 hour · Computer, Internet · Pays inside 5 days: Yes · Quick Cash

Watch out: Never invent experience on a resume.

EARN · E017

Design a custom party invitation

First step: Offer it to one parent planning a party.

Typical first payment: $10 to $30 (not a promise)

About 1 hour · Computer, Internet · Pays inside 5 days: Yes · Quick Cash

Watch out: Use only free images and fonts you are allowed to use.

EARN · E020

Run errands for a homebound neighbor

First step: Ask one older neighbor if they need errands done.

Typical first payment: $15 to $30 a run (not a promise)

About 1 hour · Car · Pays inside 5 days: Yes · Quick Cash

Watch out: Your car insurance may not cover paid driving. Keep all receipts and give change back.

EARN · E043

Water plants and bring in mail for traveling neighbors

First step: Post the offer in your neighborhood group.

Typical first payment: $10 to $20 a day (not a promise)

15 min · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Use a written key plan and return keys in person.

EARN · E045

Wash neighbors' cars in their driveway on Saturday

First step: Ask two neighbors if they want a wash this weekend.

Typical first payment: $15 to $30 (not a promise)

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Use car-safe soap, not dish soap.

EARN · E047

Assemble flat-pack furniture for neighbors

First step: Post the offer with a photo of something you built.

Typical first payment: $30 to $80 a piece (not a promise)

About 1 hour · A skill you have · Pays inside 5 days: Yes · Quick Cash

Watch out: Bring your own tools and follow the instructions exactly.

EARN · E052

Write a party invite or bio for a friend with AI help

First step: Offer it in one group chat today.

Typical first payment: $5 to $10 (not a promise)

15 min · Phone, Internet · Pays inside 5 days: Yes · Quick Cash

EARN · E060

Tutor adults in a computer skill

First step: List three computer skills you can teach.

Typical first payment: $25 to $50 an hour (not a promise)

About 1 hour · A skill you have · Pays inside 5 days: Yes · Quick Cash

EARN · E062

Help a senior organize their paperwork

First step: Offer it to one older adult you know.

Typical first payment: $25 to $50 an hour (not a promise)

About 1 hour · Nothing special · Pays inside 5 days: Yes · Quick Cash

Watch out: Never handle their money or sign anything. Stay a helper.

EARN · E072

Make donation runs for people who are decluttering

First step: Post the offer in a neighborhood group.

Typical first payment: $20 to $40 a run (not a promise)

About 1 hour · Car · Pays inside 5 days: Yes · Quick Cash

Watch out: Check what the drop-off site accepts first.

EARN · E091

Post a "here's how I can help" offer in a local group

First step: Write your three services and prices.

Typical first payment: $20 to $80 first job (not a promise)

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Watch out: Don't post your home address. Screen people first.

EARN · E092

Text 10 people a short "here's what I can do" note

First step: Write the list of 10 names.

Typical first payment: $20 to $100 first job (not a promise)

15 min · Phone · Pays inside 5 days: Yes · Quick Cash

Set your own price

You decide what to charge. Ask a couple of friends what they'd pay, check what's normal in your town, then say it out loud once before you post.

My next earn move: _____