



The Personal Finance Cheat Sheet

10 quick checks to find money you're leaving on the table. By Covered by Will

**Subscription audit**

01

Scroll one bank statement, cancel two things you forgot about.

**Build high-income skills**

02

Your income is your biggest wealth lever — stack skills people pay a premium for.

**Move idle savings**

03

Big banks pay ~0.01%. High-yield accounts pay meaningfully more.

**Keep credit utilization under 30%**

04

It's one of the fastest levers on your score.

**Invest 20% of your income**

05

Automate it on payday. Can't do 20% yet? Start where you can and step it up.

**Keep monthly expenses below 50% of income**

06

The gap between what you make and what you need is where wealth comes from.

**Re-shop your car insurance**

07

If it's been 2+ years since you compared rates, you're probably overpaying.

**Deductible sanity check**

08

Your deductible shouldn't be bigger than your emergency fund.

**Keep investing boring**

09

Index funds and time beat hot picks and hype. If it's exciting, it's gambling.

**House hack instead of renting**

10

Buy, live in one part, rent out the rest — let the rent cover your mortgage.

Want the insurance checks done for you?

It's free and takes about 2 minutes → covered-by-will.com/quote

More every month in the Covered by Will newsletter.