RenIQ Life.

A LITTLE CLARITY. A MANAGEABLE FIRST STEP.

Your 7-day money reset.



Less guessing. A clearer plan. A little more room for real life.

Payday arrives. You breathe out. Then rent, bills and everyday spending take their turn. Even after a raise, the next payday can still feel far away.

Start with a picture you can trust. This guide helps you see what is due, choose one change and give a goal its first practical step.

You do not need a perfect budget.

01

KNOW

What must your money cover?

02

CHOOSE

What can you change comfortably?

03

REPEAT

What will you review next week?

Try the free money planners

Your next step can be small. If there is no room to save, start by understanding the gap and protecting essentials. An app cannot create spare income or guarantee an outcome.

Core app tracking is free. Pro is optional. App Store availability varies by country. Educational planning information; check your real bills and agreement terms.

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SEVEN DAYS. ONE MANAGEABLE STEP EACH DAY.

Make a little space for tomorrow.

Use a few minutes a day. Swap the order or repeat a day when life needs it. Your essentials come first.

1

See what is really there.

Write down available money, expected income and the next payday. Use current figures; do not rely on memory.

2

Give upcoming bills a place.

List what is due before payday, plus food, transport and other essentials. Include a reserve for annual costs.

3

Choose one change you can live with.

Review one subscription, delivery or other optional cost. Count replacement costs and cancellation fees before calling it a saving.

4

Try the monthly plan.

Use the free planner at reniqlife.com. Enter your actual commitments. Keep any shortfall visible instead of forcing the plan to balance.

5

Name a goal that matters.

A first buffer. A trip. A future home. Choose a realistic target and a contribution only after essential commitments are covered.

6

Record one everyday expense.

In RenIQ Life, add the amount and category. Review its effect in Today and your plan. Niqi can help explain your recorded picture.

7

Review, adjust and repeat.

What surprised you? What is due next? Keep a useful change, adjust what did not fit and pick a time for next week's review.

One illustration: $5 less each calendar day adds up to $1,825 over 365 days, before any growth. Only money actually freed after other costs counts.

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YOUR MONEY. YOUR PACE.

Your next-payday money map.

Use US dollars. Write on this page privately; do not email your financial details to us. The website planners keep entered figures in your browser tab.

My next payday: _____ Days to cover: _____

Money available now ($)	+	_____
Take-home pay before next payday ($)	+	_____
Bills and debt payments due ($)	-	_____
Everyday essentials until then ($)	-	_____
Annual-bill reserve and commitments ($)	-	_____
Money remaining or shortfall ($)	=	_____

Add the first two amounts, then subtract the next three. A negative result is a gap to understand, not money available to save. Check exact due dates; a monthly total can hide a bill that arrives sooner.

One goal. One first step.

My goal: _____

My target ($): _____

My next manageable action: _____

My next review date: _____

Free planners + app
reniqlife.com