Family Runway

Your Runway Starter Checklist

Five things to do this week after the free 2-minute check. About an hour in total.

Your free check gave you a rough number. These five steps turn it into a real one – and start making it bigger.

✓	Step	How	Time
	1. Swap guesses for real figures	Open your banking app and add up what actually went out last month for rent or mortgage, bills, food and travel. Estimates are usually lower than real spending.	15 min
	2. Find the once-a-year bills	List everything you pay yearly – car insurance, MOT, TV licence, Christmas, birthdays. Add them up and divide by 12. That's what to set aside each month.	10 min
	3. Make one phone call	Find a broadband, mobile or insurance contract that has ended or is about to. Ring and say: "I'd like to stay, but not at this price. What can you do?" Then stop talking.	15 min
	4. Sweep your subscriptions	Search your banking app for "subscription", "monthly" and the names of streaming and app stores. Cancel or pause anything you'd forgotten.	10 min
	5. Book 15 minutes with your partner	Pick a calm time this weekend. Open with: "I'd feel better if we both knew the number. Can we look at it together?"	15 min

Your runway, written down:

Cash savings £ _____ ÷ (essentials per month £ _____ − income that would carry on £ _____) = _____ months

Want it done for you from your real spending, plus 12 money-finding checks and call scripts? That's the Family Runway Check – familyrunway.co.uk

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