



MONEY MADE MANAGEABLE

A Real-Life Guide to:

- Building a Smarter Spending Plan
- Crushing Debt
- Saving for Life's Surprises

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TRIGGATOR

Table of Contents

- 01** Why Money Feels Like a Swamp
- 02** The Triggator Triangle
- 03** The Spending Plan That Actually Works
- 04** Spot the Alligators Before They Bite
- 05** Debt—The Swamp We All Start In
- 06** Slay Your Debt Snowball Vs. Avalanche
- 07** Emergency Savings Without the Guilt
- 08** Plug the Leaks—Find Money You Didn't Know You Had
- 09** Let's Build Your Spending Plan Together
- 10** Future Proof Your Finances
- Bonus Section** Printable Triggator Tools



Introduction

You're Not Bad With Money—You Just Haven't Had the Right Guide —Yet

If money feels overwhelming, unpredictable, or like a never-ending game of catch-up—you're not broken. And you're definitely not alone.

Most of us were never taught how to manage money in a way that actually works for real life. We've tried the monthly budgets, the money apps, the guilt trips—and we still end up stressed when the car breaks down or that annual bill sneaks up on us... again.

That's where Triggator comes in.

This isn't just another budgeting method. It's a smarter, simpler way to take control of your money—without the stress spiral, without the shame, and without needing to become a spreadsheet wizard.

In this book, you'll discover a flexible plan built around how you actually live and get paid. You'll learn how to:

- ✓ Make a spending plan that works with your paycheck (not against it)
- ✓ Tame those sneaky, once-in-a-while expenses that love to derail your progress
- ✓ Pay off debt with confidence—at your pace, your way
- ✓ Save money even when it feels like there's nothing left to save

So what is Triggator, anyway?

It's more than a quirky name. It's a mindset shift. A strategy. A system designed to get you out of the money swamp—and keep you out for good.

The name Triggator is a combo of two powerful ideas:

“Tri” stands for the three primary focuses of healthy money management:

- 1** Spending Plan (aka Budgeting) – But not the typical monthly budget you've probably tried and abandoned. At Triggator, we plan for each paycheck, not by month.
- 2** Saving – For the future, for emergencies, and especially for unexpected-but-still-predictable expenses.
- 3** Paying Off Debt – Because carrying debt is like dragging an anchor through the swamp.

The “gator” in Triggator comes from our favorite metaphor: Alligator Expenses.

These are the sneaky, irregular costs that lie in wait and bite you when you least expect them. Think annual subscriptions, car repairs, back-to-school shopping, holidays, or birthdays. They're usually over \$100, often forgotten, and almost always budget-busters.

We don't pretend these expenses won't happen. We plan for them.



Along the way, you'll find tools, worksheets, and small action steps that help you build momentum—because once you start making progress, it gets easier to keep going.

You don't need to be perfect with money to make big changes. You just need a starting point, a simple strategy, and someone to walk with you through it.

Let's do this—one step out of the money swamp at a time.

This isn't about perfection. It's about progress. About having a plan that's flexible, realistic, and built for the way life actually works—not just the way it looks on paper.

So if you're tired of feeling stuck, stressed, or behind when it comes to money, you're not broken. You just need a better map.

Let's build one together.

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CHAPTER 1

WHY MONEY FEELS LIKE A SWAMP

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The Triggator Philosophy:

Simple. Strategic. Stress-Reducing.

Triggator (pronounced /ˈtrɪɡ · geɪ · tər/) is a fresh approach to money that helps you escape the stress, chaos, and confusion that comes with traditional budgeting. If you've ever felt like you're slogging through a financial swamp, you're not alone. That's exactly why Triggator was created.

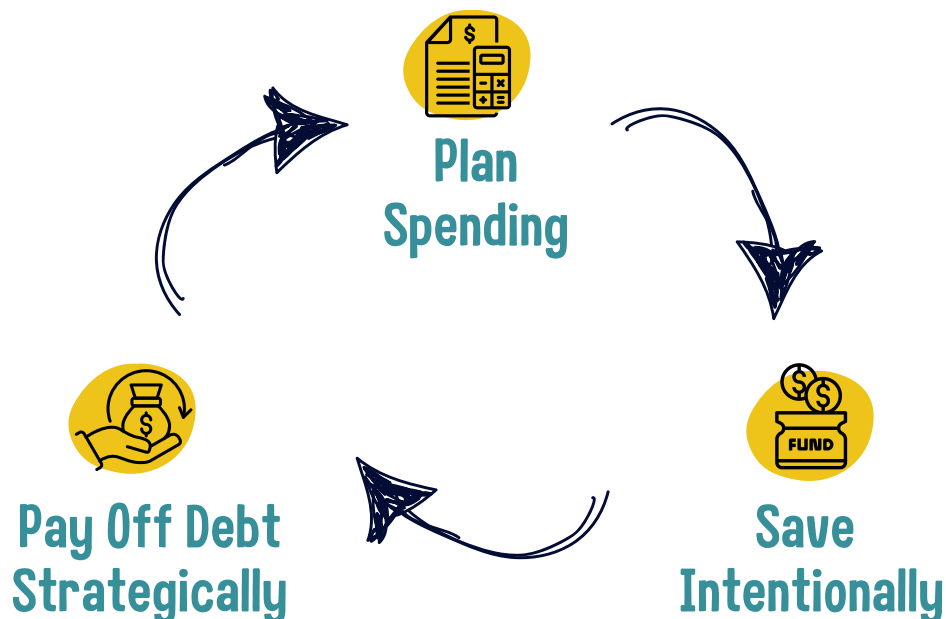
Money doesn't have to feel complicated. At its core, Triggator focuses on three powerful actions:

Spend Wisely: Create a paycheck-based spending plan that works in real life.

Save Intentionally: Set aside money for your future self, unplanned emergencies and those sneaky, irregular costs.

Pay Down Debt: Build a plan that helps you tackle debt without sacrificing your sanity.

It's a straightforward system that brings clarity and control back into your financial life. Triggator is about doing fewer things, but doing them well.



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What Are Alligator Expenses (And Why Do They Matter?)

Alligators are known as ambush hunters. They disguise themselves in murky water and when you least expect it, they attack their prey. We named those pesky unexpected expenses after these stealthy hunters.

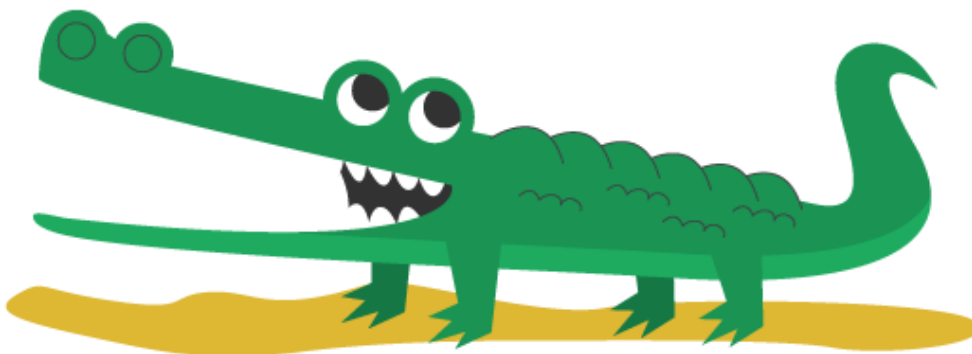
Alligator Expenses sneak up on you, throw off your budget, and leave you wondering where all your money went.

They're not emergencies, but they *feel* like it when you forget to plan for them. These expenses tend to be over \$100, and without a strategy, they can drag you back into debt, sabotage your progress, and put a wrench in your spending plan.

Triggator helps you face these expenses head-on by setting up sinking funds—small, regular contributions into a special savings account dedicated just to these types of costs. You'll learn exactly how to do this later in the book.

Alligator Expenses can include:

- Annual Subscription Renewals
- Car repairs or registration
- Home maintenance
- Holidays
- Birthdays
- Anniversaries
- Medical deductibles
- Pet Care



Why Most People Feel Like They're Drowning in Money Stress

Let's be real: most budgeting advice just doesn't work for people with busy, unpredictable lives. Life doesn't always follow monthly cycles, so why should your money plan?

Monthly budgets assume your expenses are the same every month—but they rarely are.

The 50/30/20 rule sounds good on paper, but when your income varies or your needs shift quickly, it can leave you feeling restricted or off track.

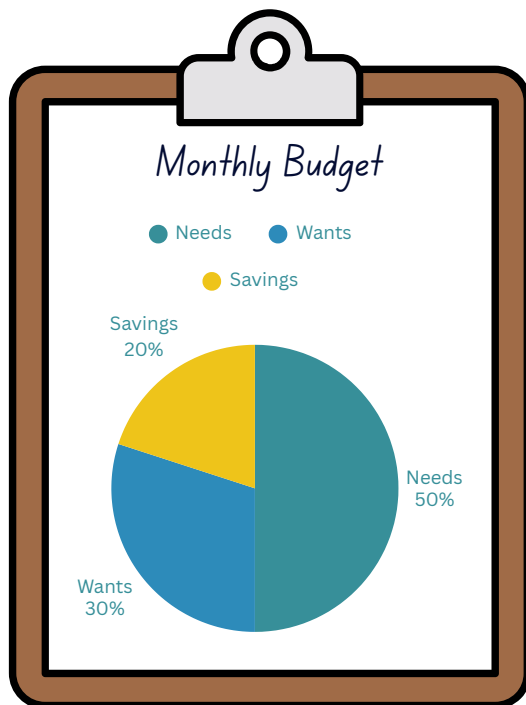
And while a zero-based budget is praised for accounting for every penny, at times it can be extreme and exhausting to

maintain, especially when your spending isn't perfectly predictable.

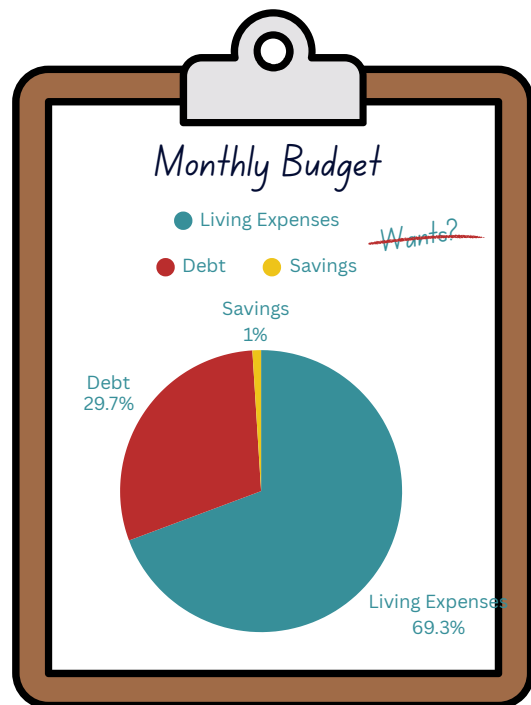
We're taught to feel guilty for not having it all together. But the truth is, you don't need perfection—you need a better system. One that gives you:

- ✓ A clear plan for every paycheck
- ✓ Peace of mind for upcoming expenses
- ✓ A roadmap for getting out of debt
- ✓ Permission to start exactly where you are

Expectation



Reality



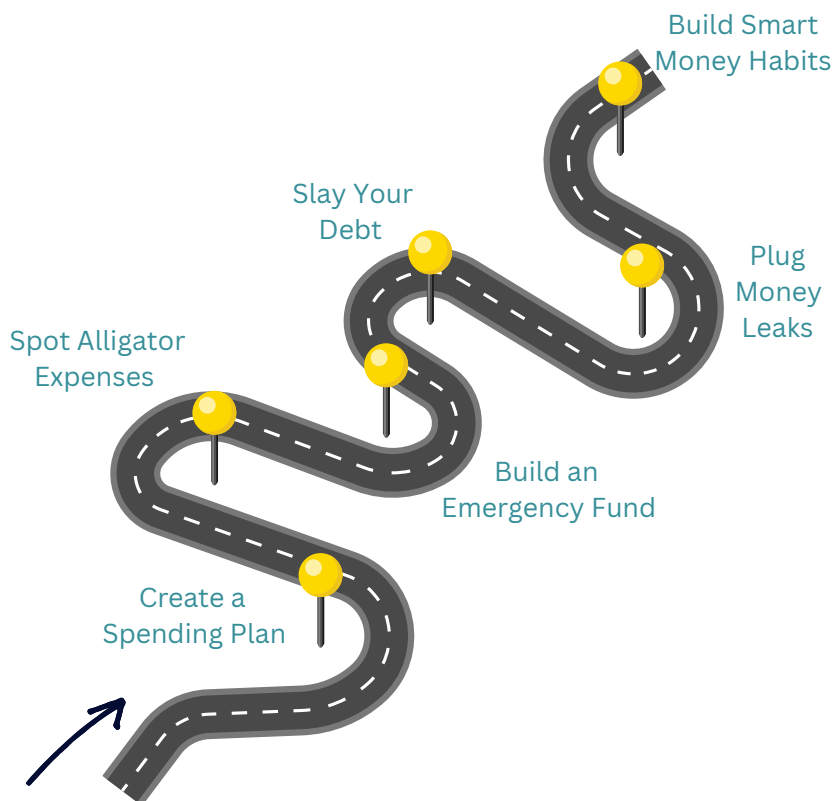
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What This Guide Will Teach You And How to Take Action

This isn't just a book full of theory. It's a practical guide with step-by-step instructions, tools, and templates that will help you:

- Build a spending plan that fits your schedule
- Identify and prepare for irregular expenses
- Choose a debt payoff method that works for your personality
- Create an emergency fund without feeling behind
- Plug money leaks and redirect that cash toward your goals

Your Roadmap to Success



By the end, you'll have a customized Triggator plan that fits your life, your money, and your goals.

Let's take the first step out of the swamp—together.



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2

CHAPTER

THE TRIGGATOR TRIANGLE

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Finding Balance In Your Financial Life



*When you spend with plan,
save with intent, and pay off
debt with direction, your
money finds harmony—and
so do you.*

— Triggator

What is the Triggator Triangle?

If you've ever felt like money advice is all-or-nothing, you're not imagining it. Some experts preach only saving. Others scream "debt-free or bust." Some swear by tight budgets that leave zero room for life to happen.

But at Triggator, we believe in something more practical—and a lot more sustainable: **balance**.

We call it the **Triggator Triangle**: a simple, three-part philosophy that brings clarity and calm to your financial life. The three sides of the triangle?

Each side supports the others. Each one matters. And when they're in balance, your money starts working for you—not the other way around.

- Spend With a Plan
- Save With Intention
- Pay Off Debt With Direction



The Story of The Lopsided Triangles

Let's imagine someone named Rachel.

Rachel is determined to pay off debt. She pours every spare dollar into credit card balances. But then—life happens. Her car needs a repair, and she has no emergency fund. The expense goes back on the card. She's crushed. "I was doing everything right," she says. But the triangle was missing a side: **savings**.



Now meet Jonah.

He's a natural saver. He's got \$5,000 tucked away in the bank, but he's still making minimum payments on high-interest credit cards. He's frustrated that he never feels ahead. That's because **without tackling debt** intentionally, savings can only stretch so far.

And then there's Kayla.

She's never really had a plan. She makes decent money but has no spending system. Bills sneak up. Impulse buys happen. She saves a little. Pays down a little. But the stress never really goes away. Kayla's triangle is missing its base: **a spending plan**.



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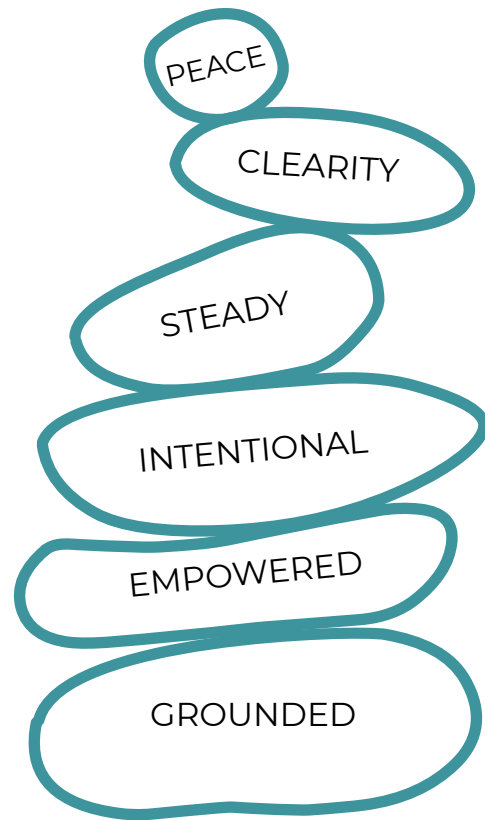
The Power of Balance

Here's what happens when you bring all three together:

- Your **spending plan** gives you control.
- Your **savings** give you peace.
- Your **debt payoff** gives you freedom.

Instead of putting 100% effort into one area while the others fall apart, Triggator teaches you to move forward in all three, one paycheck at a time.

It's not about speed. It's about sustainability. Your triangle doesn't have to be perfect—it just has to be strong.



What Happens After You Pay Off Debt?

When you've paid off debt, it doesn't mean your triangle collapses—it shifts. Now, the energy that once went toward debt can be redirected to building wealth.

The structure stays the same—spend wisely, save purposefully, and invest with intention—but now your dollars are working harder for you.

- ✓ Invest
- ✓ Save for a home
- ✓ Give generously
- ✓ Prepare for retirement



Your Challenge:

Strengthen Your Triangle

The Triggator Triangle isn't about perfection—it's about direction. It's your foundation, your safety net, and your launchpad. Whether you're just starting out or realigning after a detour, checking in with your triangle helps you stay balanced, intentional, and strong.

- 1 Do you have a spending plan that works with your paycheck?
- 2 Are you setting aside something—anything—for savings?
- 3 Do you have a plan to eliminate debt?

If one side is weaker than the others, that's okay. Start there. Rebalance. And keep moving.

When your Triggator Triangle is strong, you'll feel it. Less chaos. More confidence. Clear progress.

That's the power of balance. That's the Triggator way.

3

CHAPTER

THE SPENDING PLAN THAT ACTUALLY WORKS

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The Problem with Traditional Budgeting



"Money is a tool. Used properly it makes something beautiful; used wrong, it makes a mess."

— Bradley Vinson

When Budget Meets Real Life

Let's start with a little confession: most of us have attempted some version of a budget before — whether it was scribbled on a napkin, made with a fancy spreadsheet, or pieced together in a well-meaning app. And most of us have also felt like that budget betrayed us.

Why? Because traditional budgeting methods just aren't built for real life. Real life is messy. It doesn't come in perfect 30-day increments, and it definitely doesn't wait until the 1st of the month to throw curveballs your way.



I remember the first time I tried the 50/30/20 rule. It sounded so grown-up and organized—50% for needs, 30% for wants, 20% for savings and debt. I made a spreadsheet. I felt unstoppable. Then life showed up with a whistle and cleats, a vet bill in its back pocket, and brake pads on backorder. That week alone, my “needs” ballooned to 70%, and my perfectly planned budget? Let’s just say it didn’t survive the week.

Then there was the time I tried a monthly budget. It was beautiful—color-coded, balanced, and brimming with optimism. But halfway through the month, my water heater died, the grocery bill doubled, and suddenly the whole plan unraveled like a cheap sweater.

The zero-based budget was my favorite idea. I gave every dollar a job, just like the experts said. It felt great... for about three days. Then I went out to lunch with a friend, and the entire system collapsed like a Jenga tower. Turns out, trying to track every penny can be a bit much when you also need to, you know, live your life.

What I really needed was a budget that could bend without breaking—something realistic, not rigid. A plan that made room for last-minute pizza nights without making me feel like a failure. I didn’t need perfection. I needed something that worked with real life, not against it.

The Triggator Solution

Paycheck Based Planning

Here’s where things get better. Instead of planning by the month, we plan by the paycheck. Why? Because most of us get paid every 1 or 2 weeks—not monthly. So instead of stretching one rigid budget across an entire month (and praying it holds), you create a flexible, customized plan for *each payday*.

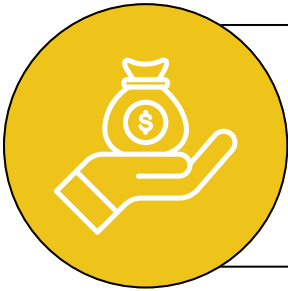


This approach is:

- ✓ Easier to stick with because it matches your actual income schedule.
- ✓ Less overwhelming because you're planning for a shorter time frame.
- ✓ More forgiving when life throws you a surprise (and it will).

The 4-Step Method to Make a Paycheck Spending Plan

This isn't just a book full of theory. It's a practical guide with step-by-step instructions, tools, and templates that will help you:

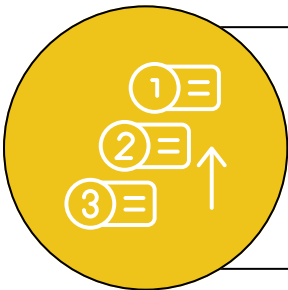
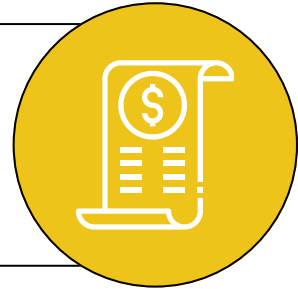


1. LIST YOUR INCOME

Figure out how much you're working with. Start by listing your income for this specific paycheck. That's your foundation. If your income varies, use your lowest expected income to be safe.

2. LIST YOUR EXPENSES

List the expenses coming up during this pay period. Include bills, groceries, gas, and don't forget any upcoming Alligator Expenses.

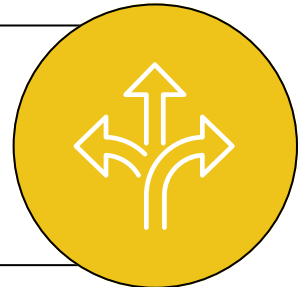


3. PRIORITIZE YOUR EXPENSES

Decide what matters most right now. Sort your expenses in order of priority—needs first, then savings and debt, then extras.

4. GIVE YOUR MONEY A PURPOSE

When you give your dollars a direction instead of squeezing every penny for what it's worth, you can live with more flexibility and intention. You're assigning your money to your goals.



This method gives you structure and breathing room. It allows you to adjust your plan every time you get paid, so if your power bill is lower this time around or your car needs an oil change, you're not stuck reworking an entire month's worth of math.

Meet Dana

A Paycheck Budget in Action

To see how paycheck planning works in real life, let's look at Dana.

Dana is a teacher who gets paid twice a month. She used to set up a monthly budget at the start of each month—she even color-coded it. But by the second paycheck, something always seemed to fall apart. A forgotten field trip fee for her daughter, a birthday party gift she didn't plan for, or a last-minute run to Costco. She'd end up using her credit card just to get through the last few days of the month.



"Before Triggator, I felt like I was constantly playing catch-up. Now, I actually feel ahead. I know where my money's going, and for the first time in years—I don't dread payday. I look forward to it."

—Dana,

Once Dana switched to planning by paycheck, things started to shift. Every two weeks, she looked at her income, listed what was coming up (including that random \$25 classroom donation she used to forget), and prioritized what to cover. She wasn't aiming for perfection—she just wanted control. And it worked.

No more end-of-month panic. No more credit card bailouts. Just a steady rhythm of progress.

Paycheck planning didn't just help Dana stay on track—it helped her feel in charge.

Tools to Make Budgeting Easier

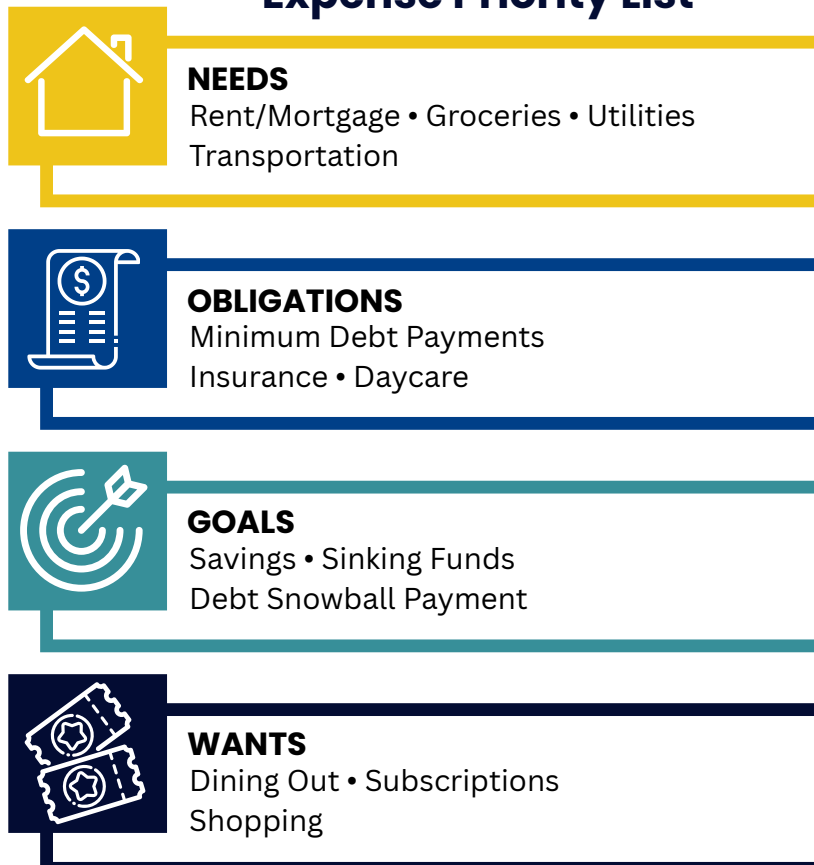
We'll walk you through the step-by-step process in Chapter 9, but for now, know this: Triggator has your back. You'll find:

- ✓ A printable **Paycheck Planner Worksheet** to help you map out each pay period
- ✓ An **Expense Priority Worksheet** to help you decide what gets paid first

This isn't about cutting out every joy in life or becoming a monk of minimalism. It's about making a plan that gives you room to breathe, confidence in your choices, and the power to move forward with your money—one paycheck at a time.

Let's turn that overwhelmed feeling into a plan that actually works. Next up, we'll show you how to tackle the sneaky expenses that love to ambush your budget: the infamous Alligator Expenses.

Expense Priority List



CHAPTER 4

SPOT THE ALLIGATORS
BEFORE THEY BITE

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Beware of the Budget Bitters



“If you don't plan for the unexpected, the unexpected will plan for you.”
— Triggator

You know that sinking feeling when your Amazon Prime auto-renews, your car needs new tires, and your kid casually reminds you they have a birthday party to attend—tomorrow? Yep, those are what we call Alligator Expenses. They're the sneaky, irregular costs that lurk beneath the surface of your budget, waiting for the perfect moment to snap.

Alligator Expenses are rarely emergencies, but they feel like it because we forget they're coming. They're the financial jump-scares that throw off even the best-laid plans.

These aren't totally unexpected, but because they don't happen often, we tend to ignore them—until it's too late.

WHAT COUNTS AS ALLIGATOR EXPENSES?

If it doesn't happen monthly, is usually more than \$100, or has the power to derail your entire budget, it's probably an Alligator. Some common examples:

- Subscriptions (Costco, Amazon, etc.)
- Car repairs or registration
- Back-to-School clothes/supplies
- Holidays and birthdays
- Sports fees or uniforms
- Seasonal yard care

Story Time

Tyler's Tire Trouble

Tyler had been killing it with his new spending plan. Bills? Paid. Groceries? On point. Even a little left for fun money. Then—bam. A blowout and a trip to the mechanic turned into a \$900 tire replacement.

With no money set aside for car repairs, Tyler had to dip into his emergency savings and delay a credit card payment. Stress returned. Guilt kicked in. The swamp felt real again.

That's the thing about Alligator Expenses: they don't just mess with your budget. They mess with your *confidence*.



How to Spot the Alligators

To stop the sneak attacks, you've got to go on a budget safari—reviewing your past spending and upcoming calendar to spot these budget biters before they bite.

Use these clues to build your Alligator List:



Look Back 6–12 Months. Check your bank or credit card statements for large, irregular expenses.



Scroll Through Your Calendar. Are there holidays, birthdays, school events, or family traditions that involve spending?



Think in Seasons. Back-to-school, tax season, summer travel, and holiday months all come with unique costs.



Ask "What surprised me last year?" If it shocked you once, don't let it ambush you again.

Alligator Repellent: Sinking Funds



Once you've spotted the Alligators, it's time to build a fence. Enter: Sinking Funds. These are small, regular savings amounts you set aside in advance for upcoming expenses.

Here's how it works:

- 1 Add** up your Alligator Expenses for the next 6–12 months.
- 2 Divide** the total by the number of paychecks between now and when those expenses hit.
- 3 Transfer** that amount from each paycheck into a separate savings account or put cash into a designated envelope.

Sum of Alligators

Divide Sum by Number of Paychecks

Amount to Transfer to Savings

No more panic. No more overdrafts. Just steady preparation.



Sample Calculation

Car registration - \$200 *\$2,300 ÷ 26 paychecks*

Christmas - \$1000

Back-to-School - \$500

Jack's Birthday - \$300

Miscellaneous - \$300

Total - \$2,300

Save \$87 per paycheck!

Triggator Tool: Alligator Expense Audit

We've included a printable worksheet to help you:

- ✓ Identify your Alligator Expenses
- ✓ Organize them by due date
- ✓ Calculate how much to save per paycheck

You can find it in the **Bonus Section** at the back of this guide.

Alligator Expenses don't have to catch you off guard. When you plan for them ahead of time, you tame the wild and take control of your swamp.

Next, we'll wade deeper into the murky waters of debt—the financial weight so many of us carry, and how Triggator can help you finally start shedding it.

"I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline-powered turtleneck sweater. Of course, I bought some dumb stuff, too."

— Steve Martin



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5

CHAPTER

DEBT—THE SWAMP
WE ALL START IN

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Debt

The Ultimate Swamp Monster



"Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like."

— Will Rogers

The Hidden Weight of Debt

Let's talk about the elephant—or rather, the swamp monster—in the room: debt. Whether it's credit cards, student loans, medical bills, car payments, or all of the above, most of us have found ourselves knee-deep in debt at some point. And like thick mud, it slows us down, drains our energy, and makes everything feel heavier.

If you've ever looked at your balances and thought, "How did I get here?"—you're not alone. And you're not a failure. You're human. The good news? You don't have to stay stuck.

Debt doesn't just hurt your wallet. It messes with your sleep, your confidence, and your ability to think long-term. It's hard to dream about vacations or home ownership when you're just trying to cover minimum payments.

And let's not forget the emotional toll:

- **Guilt** over past purchases
- **Shame** for not being "better" with money
- **Stress** from trying to juggle too many payments at once

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Triggator's Method Isn't About Shame It's About Progress

How Interest Keeps You Stuck

Here's the sneaky part: interest is the swamp fog that makes it hard to see a way out. Even when you're making payments, the balance barely moves. Why?

Because a chunk of your payment goes to interest first, not your actual debt. That's how lenders make money—and how you stay stuck.

Example: Let's say you owe \$4,000 on a credit card with a 22% interest rate. You pay \$100 a month. About \$73 of that goes to interest... which means only \$27 is actually shrinking your balance. You will end up paying over \$3,000 to interest over the life of the loan. That's in addition to the \$4,000 you originally owed. Ouch.

Good Debt vs. Bad Debt

(Spoiler Alert: All Debt Feels Heavy)

You've probably heard the phrase "good debt" tossed around—usually tied to student loans or mortgages. The idea is that some debt helps you build assets or future income.

But here's the truth: even "good debt" can feel overwhelming when it's stacked on top of credit cards, car loans, and medical bills. Debt is debt—and if it's stressing you out, it's time for a plan.



The Credit Card Debate: Friend of Foe?

Now let's address one of the most hotly debated topics in personal finance: **credit cards**.

Sure, some people can use credit cards responsibly. But let's be real: **most people don't**.

Credit card companies aren't handing out points out of the goodness of their hearts. They're a business—and a very profitable one—because they make billions off interest. If the majority of people were winning this game, the game wouldn't exist.

Here's why we at Triggator take a cautious (*okay, borderline grumpy*) stance on credit cards:

Points and perks don't build wealth. Free flights and cash back are fun, but they're not the same as actual savings or financial freedom.

Debt is easy to get into and hard to escape. One "I'll just put this on the card for now" turns into a cycle that's hard to break.

Studies show people spend more with credit. In fact, research suggests people spend significantly more when using credit cards compared to cash or debit—because it doesn't feel like spending.

Research has consistently shown that consumers tend to spend more when using credit cards compared to cash. For instance, a study by the Federal Reserve Bank of Boston found that the average credit card transaction was \$57, while the average cash transaction was only \$22, indicating that consumers may spend significantly more—up to 160% more—when using credit cards.¹

Additionally, a study conducted by MIT Sloan School of Management revealed that credit cards can stimulate the brain's reward center, leading to increased spending by acting to "step on the gas."²



These findings suggest that the method of payment can significantly influence spending behavior, with credit cards potentially encouraging higher expenditures compared to cash.

We believe in simple systems and real results. For most people, debit cards (or even cash envelopes) keep spending grounded in reality and help prevent the trap of debt accumulation.

Can Credit Cards Be Used Responsibly?

Technically, yes. But realistically, most people aren't using them as a tool—they're using them as a crutch. And crutches don't lead to strong financial footing.

If you want to break free from the cycle of interest, temptation, and revolving balances, it might be time to retire the credit card—even just for a while—and see what happens.

You're Not Broken ...

You Just Need a Better Map

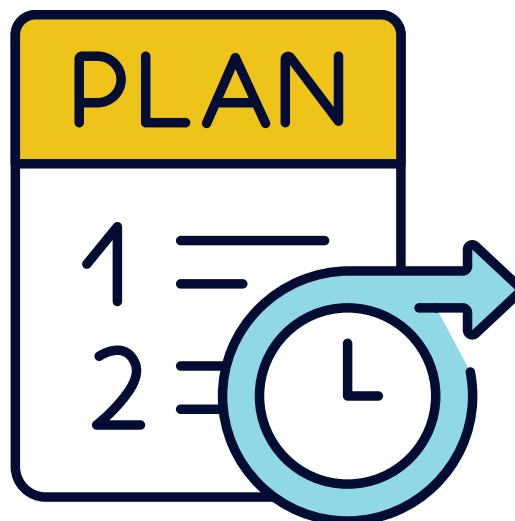
Debt doesn't mean you've failed. It means you've been trying to survive in a system that doesn't always set people up for success. You've been paddling without a compass.

The next chapter is your turning point. We'll show you two powerful methods to tackle your debt: the Debt Snowball and the Debt Avalanche. You'll choose the one that fits your personality and goals—and we'll help you build a realistic plan that keeps you moving forward.

So take a breath. We're not here to judge—we're here to guide you out of the muck.

You've already taken the first step.

Let's keep going...



6

CHAPTER

SLAY YOUR DEBT SNOWBALL VS. AVALANCHE

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Choose Your Weapon

It's Time to Fight Back

Welcome to the most empowering part of your journey: *choosing how you fight back against debt*. Now that we've trudded through the swamp and faced the reality of debt's weight, it's time to grab your gear and go full-on dragon slayer (or alligator wrestler, depending on your preferred metaphor).

There are two main strategies that actually work: the **Debt Snowball** and the **Debt Avalanche**. Both will help you pay off debt faster. Both can be customized to your income and lifestyle. The key is choosing the one that works for you.



DEBT SNOWBALL METHOD

This method is about **momentum** and **motivation**

Why it works:

- You get quick wins, which boosts motivation.
- It feels doable because you're focusing on one debt at a time.
- Perfect for those who need emotional wins to stay in the game.



DEBT AVALANCHE METHOD

This method is about **math** and **money saved**

Why it works:

- You pay less in total interest over time.
- You get out of debt faster (on paper).
- Ideal for people who are data-driven and disciplined.

A Side-by-Side Comparison

Snowball

How it works:

- 1 List all your debts from smallest to largest **balance**, regardless of interest rate.
- 2 Make minimum payments on all debts **except** the smallest balance.
- 3 Pay every extra dollar at the smallest debt until it's gone.
- 4 Take the amount you were paying on the smallest debt and roll the minimum payment *plus* every extra dollar it into the next smallest debt.

Avalanche

How it works:

- 1 List all your debts from highest to lowest **interest rate**.
- 2 Make minimum payments on everything **except** the debt with the highest rate.
- 3 Pay all extra funds toward the highest interest debt until it's paid off.
- 4 Take the amount you were paying on the smallest debt and roll the minimum payment *plus* every extra dollar it into the next highest rate.

Like rolling a snowball downhill, your payments grow over time. And as you knock out debts, your confidence grows too.



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Case Study

The Rodrigues Family

Let's meet the Rodrigues family. They've decided to take control of their finances and are ready to tackle their debt with an extra \$100 per month. Here's what their debt looks like:

- **Credit Card A:** \$250 balance at 18% interest (minimum payment \$15/month)
- **Credit Card B:** \$2,000 balance at 22% interest (minimum payment \$40/month)
- **Car Loan:** \$18,000 remaining at 4% interest (minimum payment \$430/month)
- **Student Loan:** \$46,000 remaining at 3% interest (minimum payment \$600/month)

If they continue to pay minimum payments it will take over 11 years to payoff with over \$10,000 going toward interest

Snowball Method*

- Pay debt in order of smallest to largest balance, **starting with Credit Card A.**
- Put \$100 extra toward debt every month
- Payoff **6.3 years sooner**
- **Save \$4,120** in interest
- **Save \$1,185/month** after paying off debt

With the snowball method, they'd pay off Credit Card A fast—likely in their first month with the extra \$100. That quick win would be motivating and would free up room in their budget. They'd then move on to Credit Card B, and so on. The sense of momentum would keep them engaged and committed.

Avalanche Method*

- Pay debt in order of highest to lowest interest rate, **starting with Credit Card B.**
- Put \$100 extra toward debt every month
- Payoff **6.3 years sooner**
- **Save \$4,130** in interest
- **Save \$1,185/month** after paying off debt

With the avalanche method, they'd tackle Credit Card B first because it has the highest interest rate—even though it's a much bigger balance. This saves them more money in the long run, but they won't see a win quite as quickly.

*For demonstration purposes only. Individual results will vary.

Snowball vs. Avalanche

Which Works Better?

DEBT SNOWBALL METHOD PROS

- Quick win in month one (Credit Card A = gone!)
- Emotionally satisfying—progress feels visible
- Builds motivation

DEBT AVALANCHE METHOD PROS

- Saves more money in interest over time
- Pays off high-interest debt first
- Saves time over minimum payments

Which Method is Better for You?

That depends on *you*.

If seeing fast progress keeps you going, go with the Snowball. If you're driven by efficiency and saving money long-term, go with the Avalanche. There's no wrong choice—only the one that keeps you consistent.

Here's the truth: **The best method is the one you'll stick with.**

What if My Budget is Tight?

If your current budget doesn't leave much extra to throw at debt, that's okay. You can still:

- ✓ Rework your spending plan to squeeze out extra cash
- ✓ Use sinking funds for Alligator Expenses so debt doesn't creep back in
- ✓ Look for "leaks" (we'll show you how in the next chapter!)

Even \$25 extra per paycheck makes a difference. Progress is progress!



The Hidden Bonus

A Big Raise at the Finish Line

There's one huge benefit of paying off debt that doesn't get talked about enough: the raise you give yourself at the end.

Let's go back to the Rodriguez family. Between the minimum payments on their car, credit cards, and student loans—and the extra \$100 they've committed to debt payoff—they're spending nearly \$1,000 every month just paying their debt.

Imagine what happens when that debt is gone.

Suddenly, that \$1,000 doesn't go to lenders. It goes to their goals. They could:

- Build up a solid emergency fund
- Travel without using credit cards
- Save for a down payment
- Invest in future retirement
- Breathe easier *every month*



Paying off debt isn't just about eliminating stress—it's about unlocking freedom. Financial peace. Breathing room. And a permanent "raise" in your monthly income.

Triggator Tool:

The Debt Battle Plan Worksheet

You've got this. Whether you choose to snowball your way to freedom or avalanche your way through interest, you're taking control.

Use our printable worksheet in the Bonus Section to list your debts, choose your strategy and track your progress to celebrate each win!

Now let's look at how to build up your savings—yes, even while you're paying off debt. Chapter 6 is all about creating a safety net without feeling guilty about it.

7

CHAPTER

EMERGENCY SAVINGS WITHOUT THE GUILT

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It's Okay to Save While You're Still in Debt



Do not save what is left after spending, but spend what is left after saving.

– Warren Buffett

Saving in the Middle of the Mess

It's time to talk about something that can feel a little controversial in the debt-fighting world: **saving money while you still have debt.**

We get it. It can feel counterintuitive. Shouldn't every spare penny be going toward those balances? Isn't saving while in debt like putting out a fire while another one is burning?

Not exactly.

Why Saving is Not Only Okay—It's Essential

Let's paint the picture. You've put all your extra money toward debt. You're making progress. Then—boom—your water heater dies. Or your car breaks down. Or your kid breaks something that requires immediate medical attention.

If you don't have emergency savings, where do you turn? Back to the credit card.

That's how the cycle continues.

Breaking the Credit Card Emergency Cycle

Emergency savings isn't about hoarding money "just in case." It's about **breaking the cycle**. It gives you breathing room. It buys you time. And it protects all the hard work you're putting into getting out of debt.

How Much Should You Save?

There are two levels of savings we recommend:



The Starter Emergency Fund

Start with **\$500 to \$1,000**—whatever you can realistically build quickly. This is for small, sudden expenses so you don't derail your entire plan when life gets lifey.



The Full Alligator Fund

This fund is specifically for irregular, non-monthly expenses—your Alligator Expenses. Think holidays, birthdays, annual bills, school fees, car registration, and more. The goal is to add up all of your expected irregular expenses for the next **6 to 12 months**, and save toward that amount gradually.

This isn't your emergency fund. It's your **preparation fund**—a proactive move that keeps Alligator Expenses from derailing your spending plan.



Don't panic. You don't need to build this overnight. Start small and stay consistent. You'll get there!

But Where Do I Find Money to Save?

You're not alone if your first reaction is: "I don't have anything left to save!" That's where your spending plan, sinking funds, and Alligator Expense strategy come in. It's not about the amount. It's about building the habit.

Here's how to start:

- ✓ **Start small.** Set a small target goal from each paycheck. (Even \$10 adds up)
- ✓ **Redirect one-time windfalls** like a tax refund, birthday money, etc. to savings
- ✓ **Make savings automatic** so you don't have to think about it.
- ✓ **Get a side gig** part time and save the extra money.
- ✓ **Save your change** if you pay cash anywhere
- ✓ **Round your checking balance down** to the nearest \$10 every week, transfer the money to savings. (i.e. Checking balance = \$274, round down to \$270, put \$4 in savings.)

The Emergency Fund Ladder

Think of it like a ladder. Each rung is a milestone. You don't need to leap to the top—you just need to keep climbing:

\$100 – A buffer for little surprise

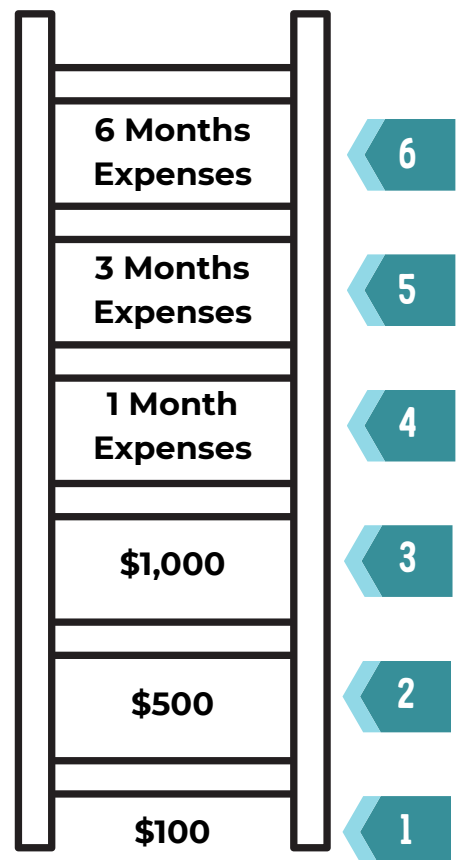
\$500 – The starter fund

\$1,000 – Covers most small emergencies

One month of expenses – Major milestone!

Three months of expenses – Financial breathing room

Six months of expenses – Fully stocked safety net



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Saving While in Debt

vs. Not Saving



What could happen if you save while you're in debt compared to not saving while you are in debt. Let's compare the two paths:



Paying Off Debt Without Saving

- You throw every dollar at your debt.
- A surprise expense hits—you have no savings.
- You put it on a credit card, increasing your debt.
- You feel like you're starting over every time life happens.



Paying Off Debt While Saving

- You build a small emergency fund while making steady debt payments.
- A surprise expense hits—you use savings.
- You avoid new debt and stay on track.
- Your confidence grows because you're prepared.

You're not falling behind if you save while in debt—you're building a foundation. Emergency savings is the bridge between survival mode and long-term success.

The second path may feel slower, but it's **stronger and more sustainable**.

Next up, we'll show you how to plug the leaks—those sneaky little expenses that quietly drain your wallet every month.

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8

CHAPTER

PLUG THE LEAKS—
FIND MONEY YOU DIDN'T
KNOW YOU HAD

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Where Did It All Go?



Beware of little expenses. A small leak will sink a great ship.

— Benjamin Franklin

Ever feel like your money just... disappears? You know you got paid, but somehow there's nothing left to show for it. No savings, no debt progress—just a vague sense that your wallet has a hole in it.

That's because it probably does. Not a literal hole (unless your wallet is actually falling apart), but a bunch of **tiny money leaks** that quietly drain your finances.

In this chapter, we'll help you identify those leaks, plug them up, and reroute that cash toward something way more exciting—like progress.

The Sneaky Ways Money Escapes Your Plan

Money leaks are often small, recurring, and easily overlooked. Here are some common culprits:

- Subscription services you forgot about
- Quick take-out meals add up fast
- Stacking streaming platforms
- Forgotten free-trials that renew
- In-app purchases or upgrades
- Daily coffee shop runs

Individually? Harmless. But together? They can add up to hundreds each month.

The Spending Investigation

It's time to play detective. For one full month, look at every transaction. Yes, every one. Print it out or export it from your bank if needed.



Ask yourself:

- ? Did I really need this?
- ? Did I plan for this?
- ? Did I get value from this?

Circle the ones that felt unnecessary or wasteful. **That's your leak list.**

10 Quick Cuts That Don't Feel Like a Sacrifice

Small changes that can make a big difference:

- ✓ Cancel unused subscriptions
- ✓ Create and stick to a meal plan
- ✓ Pause or rotate streaming platforms
- ✓ Shop with a list for your meal plan
- ✓ Make coffee at home (even the fancy kind!)
- ✓ Wait 24 hours before purchasing an impulse buy
- ✓ Set and stick to a take-out budget
- ✓ Set app store purchase limits
- ✓ Go to the library instead of buying books
- ✓ Buy in bulk for frequently used items

Reroute Found Money Toward Your Goals

Now comes the fun part. Take the money you were leaking and put it to work. Specifically:

- ✓ Boost your emergency fund
- ✓ Add money to your Alligator Fund
- ✓ Throw extra money toward debt

This isn't about restriction—it's about intention.



Triggator Challenge: The \$100 Monthly Recovery Mission

In the Bonus Section, you'll find a \$100 Money Leak Checklist.

Your mission, should you choose to accept it:



- 1 Track all spending for 1 month
- 2 Find at least \$100 of leaks
- 3 Plug the leaks by rerouting spending.

Most people are surprised at how quickly the savings add up. And once you see the impact, you'll never want to go back to "accidental spending" again.

Every dollar you recover is a dollar you can redirect with purpose. Let's stop letting money slip away and start using it to build something better.

Next up, we'll build your very first full Triggator plan—one that brings it all together.

9

CHAPTER

LET'S BUILD YOUR
SPENDING PLAN
TOGETHER

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Progress Starts with a Plan

Putting it All Together



A spending plan isn't a restriction, it's a direction.

— Triggator

Your Money. Your Plan. Your Power.

Let's start with what a spending plan really is: it's a plan for how you want to spend your money—on purpose. That's it.

It's not a punishment.

It's not about saying “no” to everything fun.

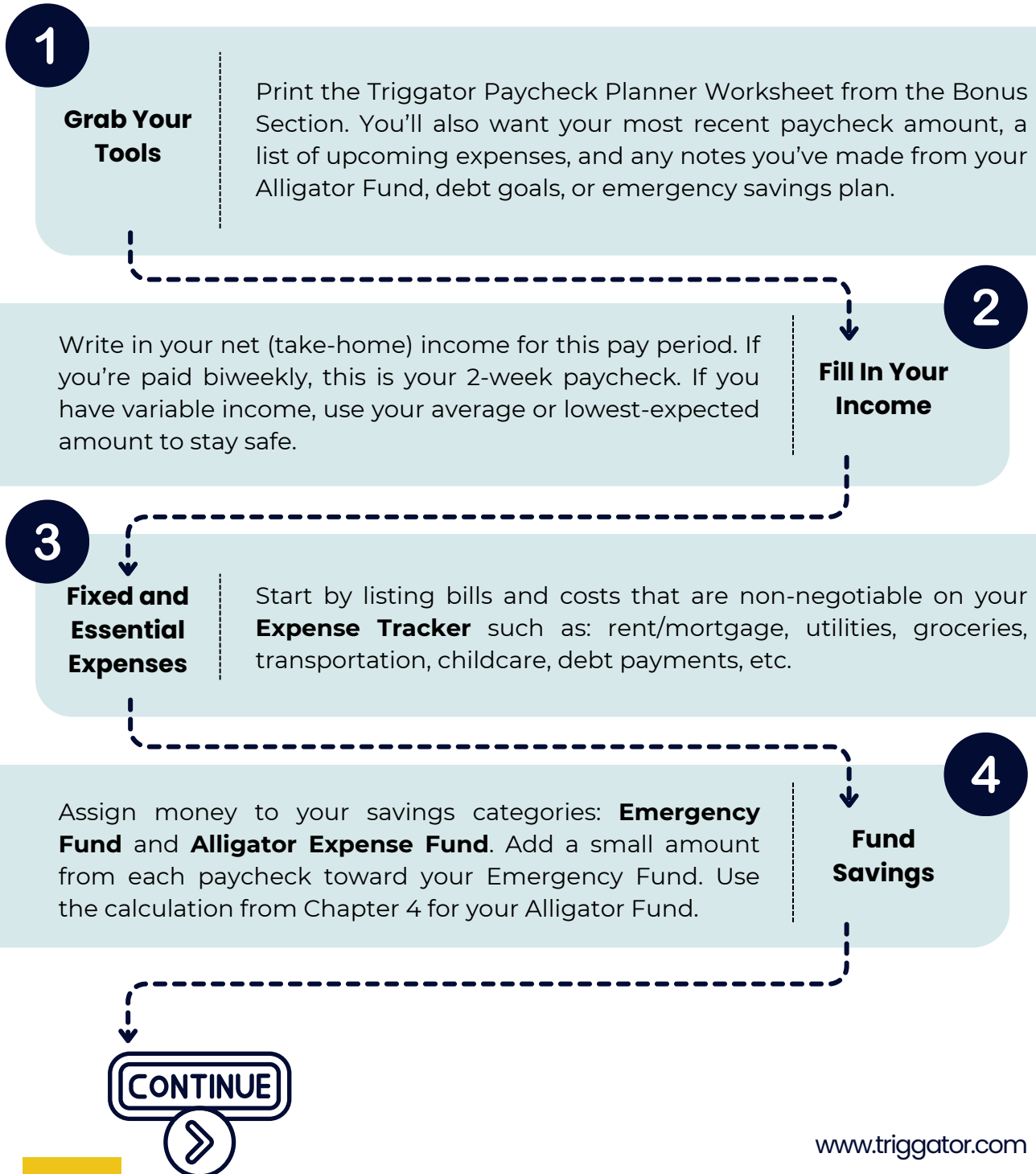
It's about **you** deciding where your money should go before it disappears.

You're the boss. You're in control. The spending plan is simply your roadmap to make sure your money is headed toward the places that matter most—whether that's peace of mind, getting out of debt, saving for something meaningful, or just avoiding the month-end panic.

You've learned the tools. You've faced the swamp. You've spotted the alligators, tracked the leaks, and started climbing your savings ladder. Now it's time to put it all together into your very first full **Spending Plan**.

The Map that Gets You Out of the Swamp

Let's walk you step-by-step through creating a paycheck-based spending plan using everything you've learned so far. No guesswork. No confusion. Just a clear system that fits your life and finally makes your money make sense.



5

Pay Extra Toward Debt

With what's left, add any extra to your debt snowball or avalanche plan. Even \$25 makes a difference. If you're following the snowball method, focus on your smallest debt. If you're going avalanche, target the highest interest rate first.

6

Plan for Wants, Fun, & Flex

With the money left after needs, saving, and debt payments, assign it to eating out, entertainment, personal extras and a small buffer for surprises. You can still enjoy life while being intentional with your money.

7

Make Adjustments

Double check your totals to make sure your income minus all spending = zero or a small cushion. Did you forget anything? Do the numbers feel tight or manageable?

8

Track and Review

As you go through your pay-period, track what you **actually** spend. Review at the end: What worked? What went off the rails? What can you tweak next time? Every paycheck is a new opportunity to improve.

You don't have to be perfect. You just have to start. This plan isn't a one-time fix—it's a tool you'll use every paycheck to stay ahead, stay calm, and stay on track.

Every plan you build is one more brick in the foundation of your financial freedom. The more you practice, the more confident you'll feel.

Mistakes are part of the journey, not the end of it. And with each paycheck, you're not just managing money—you're rewriting your story.

In the final chapter, we'll future-proof your finances and help you build habits that last a lifetime.



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10

CHAPTER

FUTURE-PROOF YOUR FINANCES

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This Isn't the End— It's Just the Beginning



The future version of you—the one who feels calm, confident, and free—starts with the choices you make with your money today.

— Triggator

Long-Term Habits for Real-Life Change

You've come a long way. You've created a plan, faced the swamp, and built tools to stay afloat. But what happens next? How do you make sure your progress sticks—and even grows?

This chapter is about taking what you've built and making it last. Because your financial future doesn't have to be a mystery. With the right habits, systems, and mindset, you can feel confident no matter what season of life you're in.

Plan for Seasonal and Life-Stage Alligator Expenses

As life evolves, so do your expenses. New jobs, babies, moves, school years, medical issues—each phase brings different Alligator Expenses. Update your Alligator Expenses as needed.

Start asking questions like:

- ✓ What big changes are coming in the next 6-12 months?
- ✓ Are there upcoming life events that I can plan for now?
- ✓ Have my irregular expenses shifted? (i.e. more kid stuff, less travel, etc.)

Build Financial Habits That Last Forever

Long-term financial peace isn't about one perfect month—it's about consistent habits.

Try these:

- ✓ Revisit your paycheck plan every pay period (yes, every time!)
- ✓ Review your Alligator Expenses monthly
- ✓ Check your savings goals every 3 months
- ✓ Schedule a money date with yourself (and your partner if you're in a relationship) every month



Consistency builds confidence. Confidence builds momentum.

Raise Money-Smart Kids— One Habit at a Time

Passing on financial wisdom doesn't require a masterclass—it just takes intention and a few consistent conversations. The way you manage your money teaches your kids more than you think. Start by modeling the behaviors you want them to learn: planning ahead, saving regularly, and talking about money openly and without shame.

A few ways to get started:

- ✓ Teach kids to divide money they get into **spending, saving, and giving jars**.
- ✓ Let them help with real-world decisions like comparing grocery prices
- ✓ Talk about irregular expenses as a family (“Back-to-school is coming—how can we plan for it together?”).

The goal isn't for them to master a budget at age nine—it's to build awareness, and confidence with money as they grow. You're not just breaking the cycle for yourself—you're creating a new legacy for them.

Create Your Why

Defining Your Deeper Reason

Let's be honest: no plan sticks if you don't care about the outcome.

Before you can create lasting change, you need something deeper than numbers—a reason that matters to you personally. Your "why" gives your financial plan meaning. It's the thing you hold onto when you're tempted to give up, when emergencies strike, or when progress feels slow.

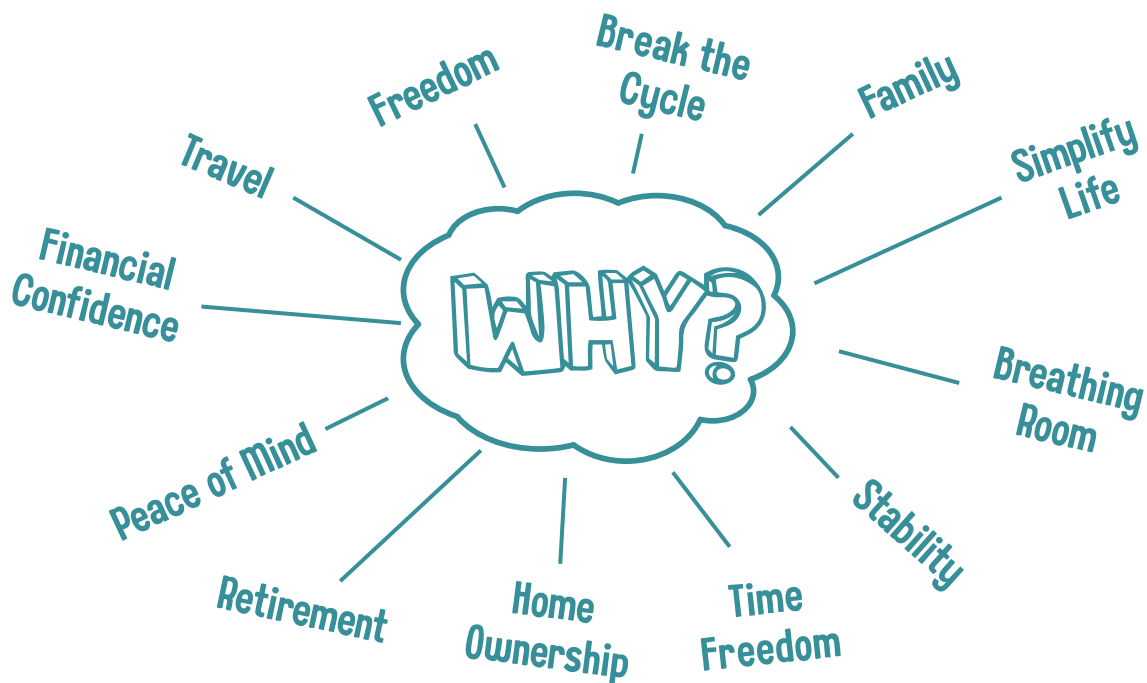
Without a why, a plan is just a list. With a why, it becomes a mission.

Ask yourself, **"Why do I want financial peace?"**

- More time with family?
- Less stress?
- Freedom to travel?
- Security for your kids?

Be specific. Write it down. Make it visual. Tape it to your fridge.

Your "why" is your anchor when things feel hard.



Final Challenge

Your Custom Triggator Plan

You've got the tools, now it's time to go full circle:

- 1 Revisit your spending plan each paycheck, make it a habit.
- 2 Add to or update your Alligator Fund regularly.
- 3 Commit to a debt payoff path.
- 4 Keep climbing the Emergency Fund Ladder.
- 5 Set a calendar reminder on your phone for your next money check-in.

*Small steps, taken consistently,
become unstoppable progress.*

— Triggator

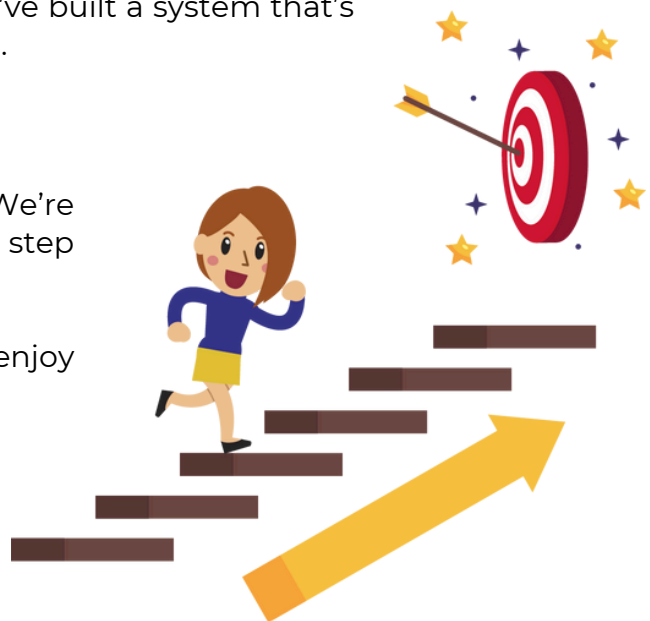
Don't aim for perfection—**aim for progress you can sustain.**

You've done something powerful. You've taken control of your money instead of letting it control you. You've built a system that's flexible, practical, and rooted in your real life.

And the best part?

You don't have to walk this road alone. We're here to help you keep moving forward, one step (and one paycheck) at a time.

You've made it out of the swamp. Now go enjoy the view.



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Bonus

SECTION

TRIGGATOR TOOLBOX

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The System that Helps You Stick With It



Success is not in what you have, but who you become.

– Bo Bennett

Plan Smarter, Not Harder

You've built your first Triggator plan. Now let's make it stick.

This chapter is all about the **tools and resources** that will help you stay consistent, adapt when life changes, and actually enjoy managing your money. Because the right system isn't just about what you know—it's about what you use.

Why Tools Matter

A plan without tools is like a map without a compass. You need a system that will make it easy to:

- ✓ Stay organized
- ✓ Keep track of spending
- ✓ Save for irregular expenses
- ✓ Monitor your progress
- ✓ Make small changes as needed

Printable Triggator Tools

These tools were designed to be simple, low-stress, and flexible. You don't have to use them all—but the more you do, the more confident you'll feel.

Here's what you'll find in this Bonus Section:

- **Paycheck Expense Tracker and Spending Plan** - Use one for every paycheck. It walks you through income, essentials, savings, debt, and fun/flex money.
- **Alligator Expense Worksheet** - A place to list all those sneaky, irregular expenses and calculate how much to set aside each paycheck.
- **Debt Battle Plan** - Choose your debt payoff method, track your progress, and celebrate your victories when you pay off a debt.
- **Emergency Fund Ladder** - Visualize your savings milestones and check off each rung as you climb.
- **\$100 Leak Finder Checklist** - Helps you identify and plug spending leaks.
- **Mini Motivational Quotes** - These printouts can be placed anywhere you need a mindset boost.

Digital Tools Coming Soon!

We're building an easy-to-use digital platform that brings all these concepts together. Think of it as Triggator on autopilot. It will help you:

- ✔ Set up paycheck based spending plans
- ✔ Track Alligator Expenses and your Emergency Fund
- ✔ Visualize your debt payoff plan—whether you use the Avalanche or Snowball method
- ✔ Stay on top of your finance goals

If you'd like early access or to be part of the beta testing team, make sure you're on our email list! These tools are here to keep you grounded, focused, and encouraged as you move forward.

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PAYCHECK SPENDING PLAN

Pay Period _____

INCOME	AMOUNT

Pay Period _____

INCOME	AMOUNT

EXPENSE TOTALS*	AMOUNT
FIXED EXPENSES	
VARIABLE EXPENSES	
DEBT PAYMENTS	
FUN MONEY	
MISCELLANEOUS	

EXPENSE TOTALS*	AMOUNT
FIXED EXPENSES	
VARIABLE EXPENSES	
DEBT PAYMENTS	
FUN MONEY	
MISCELLANEOUS	

SAVINGS GOALS	AMOUNT
ALLIGATOR EXPENSES	
EMERGENCY FUND	

SAVINGS GOALS	AMOUNT
ALLIGATOR EXPENSES	
EMERGENCY FUND	

EXTRA DEBT PAYMENT	AMOUNT

EXTRA DEBT PAYMENT	AMOUNT

*Transfer sub totals from your Expenses Tracker

ALLIGATOR EXPENSE

Memory Jogger List

Use this list as well as tips from Chapter 4 to help identify your Alligator Expenses. Make a list of what you need to save for using the worksheet on the next page.

Anniversary

Annual Subscription

Amazon Prime

Apps

Warehouse (i.e. Costco)

Birthdays

Car Maintenance

General

Oil Changes

Tires

Car Registration

Dry Cleaning

Gifts

Haircuts/Salon

Holidays

Valentine's Day

Easter

Independence Day

Halloween

Thanksgiving

Christmas

Household Maintenance

Air Filters

HVAC Maintenance

Print Cartridges

Repairs

Tune-ups

Insurance Premiums

Kids

Band/Club Fees

Field Trips

Pictures

School Supplies

Sports Gear/Fees

Tuition

Pet Care

Recreation

Taxes

Tax Preparation Service

Yard Maintenance

MY ALLIGATOR EXPENSES

EXPENSE	DATE	AMOUNT
TOTAL		

Divide your total by the number of paychecks you will receive.

In one year the number of paychecks you will receive is:

- **12** if you are paid monthly
- **24** if you are paid twice a month
- **26** if you are paid every other week
- **52** if you are paid every week

Total of Alligator Expenses

Divide Total by
 Number of Paychecks

Amount to Transfer to Savings

DEBT BATTLE PLAN

Debt Snowball Method: Pay extra toward the lowest balance debt first.
 Debt Avalanche Method: Pay extra toward the highest interest debt first.

	DEBT 1	DEBT 2	DEBT 3	DEBT 4
DEBT:				
START BALANCE:				
MIN. PAYMENT:				
INTEREST TATE:				

CREDITOR:		
INTEREST RATE:		
STARTING BALANCE:		
DUE DATE:		
MONTH	AMOUNT PAID	BALANCE
JAN		
FEB		
MAR		
APR		
MAY		
JUN		
JUL		
AUG		
SEP		
OCT		
NOV		
DEC		

CREDITOR:		
INTEREST RATE:		
STARTING BALANCE:		
DUE DATE:		
MONTH	AMOUNT PAID	BALANCE
JAN		
FEB		
MAR		
APR		
MAY		
JUN		
JUL		
AUG		
SEP		
OCT		
NOV		
DEC		

CREDITOR:		
INTEREST RATE:		
STARTING BALANCE:		
DUE DATE:		
MONTH	AMOUNT PAID	BALANCE
JAN		
FEB		
MAR		
APR		
MAY		
JUN		
JUL		
AUG		
SEP		
OCT		
NOV		
DEC		

CREDITOR:		
INTEREST RATE:		
STARTING BALANCE:		
DUE DATE:		
MONTH	AMOUNT PAID	BALANCE
JAN		
FEB		
MAR		
APR		
MAY		
JUN		
JUL		
AUG		
SEP		
OCT		
NOV		
DEC		



EMERGENCY FUND LADDER

Print and color the rungs of the ladder as you progress to the top.

Step 6

6-Months
Living Expenses

Step 5

3-Months
Living Expenses

Step 4

1-Month
Living Expenses

Step 3

\$1,000

Step 2

\$500

Step 1

\$100




EMERGENCY FUND SAVINGS

Color an umbrella each time you add money to your savings goal.

GOAL AMOUNT: _____

GOAL DATE: _____



 = \$ _____
--

\$100 LEAK FINDER CHECKLIST

Find extra money hiding in your daily life
—no budget cuts required.

Use this worksheet to scan your habits, subscriptions, and spending patterns. You only need to find about **\$3.30 a day** to recover \$100 in a month. Let's go find it!



TRIM EVERYDAY EXTRAS

- Cut 1 or more take out meals
- Reduce coffee runs
- Skip brand names
- Shop with a list
- Skip an impulse buy until next paycheck

Small purchases add up. See how much you can save by cutting back.

Potential Savings:
\$25-\$60 a month



LOOK AT YOUR BANK STATEMENT

Review past spending for:

- Recurring charges you forgot about
- Upgrades you don't need
- In-app subscriptions
- Small repeat charges

Potential Savings:
\$10-\$30 a month

1

2

3

4



PAUSE • CANCEL • REPLACE

- Unused subscriptions
- Multiple streaming services
- Gym membership
- Fee based apps
- Meal kits
- Auto delivery subscriptions
- Loyalty programs

Consider cancelling, sharing with a family member, or downgrading to a cheaper service or free version.

Potential Savings:
\$20-\$50 a month



STOP PAYING FOR CONVENIENCE

- Overdraft/late fees
- ATM fees
- Express shipping
- Grocery delivery fees
- Unsubscribe from tempting emails

You might be paying more than you realize for things that don't bring added value.

Potential Savings:
\$10-\$30 a month



Redirect any money you save into Savings Goals or Debt Payoff Plans.

SAVINGS GOALS

SAVING FOR:	GOAL AMOUNT:
--------------------	---------------------

MONTH	DATE	DEPOSIT	BALANCE	NOTES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

SAVING FOR:	GOAL AMOUNT:
--------------------	---------------------

MONTH	DATE	DEPOSIT	BALANCE	NOTES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Don't say
I WISH
Say
I WILL

THE
BEST WAY
to
PREDICT
the
future
is
TO create IT

IF
THE PLAN
doesn't work,
CHANGE
THE PLAN
but never
★ the goal ★

Always
BELIEVE
in
yourself

FORGET THE
MISTAKE
REMEMBER
- THE -
Lesson

- THE -
Harder
YOU
WORK
THE
Better
YOU
- GET -

Never
GIVE UP
on your
DREAMS

A DREAM
Doesn't Become
REALITY
through magic
IT TAKES
SWEAT
DETERMINATION
AND
Hard Work

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