

# The "Systems First" 30-Day Action Plan

Tool #6 from the Financial Freedom Starter Kit — by Erik Anderson

**This is day one.** Not someday. Not when things settle down. Right now. This 30-day plan is designed for people starting from zero or starting over. Every day has one task. Some take 10 minutes. Some take an hour. By day 30, you'll have a financial system that most people never build in their entire lives. I wish someone had handed me this at 20. I'm handing it to you now.

## WEEK 1: SEE THE TRUTH

- DAY 1** Complete the Asset vs. Liability Audit (Tool #1)  
Map every dollar in your life. Assets on the left, liabilities on the right. Be honest.
- DAY 2** Pull your credit report  
Free at [annualcreditreport.com](https://annualcreditreport.com). Know your score. Know what's on there. No surprises.
- DAY 3** Cancel 3 subscriptions you don't use  
Check your bank statements. That gym, that streaming service, that app. Kill the leaks.
- DAY 4** Open a high-yield savings account  
Marcus, Ally, or SoFi. Move \$100 into it today. This is your emergency fund.
- DAY 5** Set up automatic savings  
Auto-transfer from checking to HYSA every payday. Even \$25/week. Automate it so you can't forget.
- DAY 6** Read the 4-Year Cycle Cheat Sheet (Tool #2)  
Understand where we are in the cycle right now. Write down what phase you think we're in.
- DAY 7** Rest and reflect  
Write down what surprised you this week. What's the #1 thing you need to fix first?

## WEEK 1 MILESTONE

You now know your exact financial position. Most people never get this far.

## WEEK 2: BUILD THE FOUNDATION

- DAY 8** Open a Roth IRA  
Fidelity, Schwab, or Vanguard. Takes 15 minutes online. You don't need to fund it yet.
- DAY 9** Make your first Roth IRA contribution  
Even \$50. Buy a S&P 500 index fund (VOO, FXAIX, or SWPPX). You're now an investor.
- DAY 10** Review the Foundation Portfolio Template (Tool #4)  
Understand the 5 pillars. You don't need all 5 today — just know where you're heading.
- DAY 11** Set up a free budget tracker  
Mint, YNAB, or even a spreadsheet. Track income vs. expenses for the rest of this month.
- DAY 12** Identify your highest-interest debt  
Make a plan to pay an extra \$50-\$100/month toward it. The avalanche method: highest interest first.
- DAY 13** Check your employer's 401k match  
If they match, contribute at least enough to get the full match. It's free money. Don't leave it on the table.
- DAY 14** Rest and review  
You have a savings account, a Roth IRA, and a budget tracker. You're ahead of 80% of Americans.

## WEEK 2 MILESTONE

You have the infrastructure. Savings, investing, and tracking are in place.

## WEEK 3: LEVEL UP YOUR INCOME

- DAY 15** Audit your resume using the Resume Framework (Tool #5)  
Score yourself against the checklist. Rewrite your top 3 bullet points.
- DAY 16** Write your positioning statement  
Who you are, what you do, what makes you different. 2-3 sentences. Draft it 3 times.
- DAY 17** Update your LinkedIn headline and summary  
Match your new positioning. Add a professional photo if you don't have one.
- DAY 18** Research one certification in your field  
What certification would increase your market value by \$10-20k? How long does it take? What does it cost?
- DAY 19** Identify one side income opportunity  
Freelancing, consulting, a service business, content creation. What can you start this month?
- DAY 20** Read the S-Corp Setup Checklist (Tool #3)  
Even if you're not ready to incorporate, understand the structure. Knowledge is an asset.
- DAY 21** Rest and assess  
Are you underpaid? Underpositioned? Write down what you'd need to earn to hit your goals.

### WEEK 3 MILESTONE

You're positioned for growth. Resume sharp, income opportunities identified.

## WEEK 4: LOCK IN THE SYSTEM

- DAY 22** Automate your Roth IRA contributions  
Set up monthly auto-invest. Even \$100/month = \$7,000+ with returns over 5 years.
- DAY 23** Set a net worth tracking date  
First of every month: check all accounts, update your Asset/Liability audit. 15 minutes max.
- DAY 24** Create a "freedom number"  
How much monthly passive income do you need to cover your expenses? That's your target. Write it down.
- DAY 25** Set up a Bitcoin account (optional)  
Coinbase, River, or Strike. Buy \$10 of BTC just to learn the mechanics. Knowledge first.
- DAY 26** Write your 1-year financial goal  
Specific. Measurable. "Save \$5,000 in emergency fund." "Pay off \$3,000 in credit card debt." "Earn \$2,000 from a side business."
- DAY 27** Tell one person your goal  
Accountability changes everything. Share your goal with someone you respect.
- DAY 28** Review everything you've built  
Emergency fund started. IRA open. Budget tracking. Resume sharp. Debt plan in place. You built a system.
- DAY 29** Plan your next 90 days  
What are the 3 biggest financial moves you'll make in the next quarter? Write them down.
- DAY 30** Celebrate  
You just did in 30 days what most people never do in a lifetime. The system is running. Now let it compound.

### DAY 30 MILESTONE

You have a financial system. Savings automated. Investments started. Income positioned. Debt planned. This is the foundation everything else gets built on.

### What's Next?

This 30-day plan is just the beginning. For the full framework — including how Erik built 7 income streams, navigated crypto cycles, structured his businesses, and went from \$30k in debt to financial freedom — read **From McDonalds to Financial Freedom** at [erikandersonbook.com](http://erikandersonbook.com).