

# The Ant System

*Automatic money habits that run without willpower or supervision.*

*"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores up provisions for her future without her effort."*

— Proverbs 6:6–8

The ant saves without a boss, a budget app, or a motivational video. Its system is built into its behaviour — so the saving happens whether it feels like it or not. This worksheet installs the same design into your money: decide once, automate it, and let the system run while you live your life.

## 1 THE PAYDAY SPLIT

*Set these to move automatically on payday — before you can spend them.*

| DESTINATION              | PURPOSE     | % OF PAY | AMOUNT | AUTOMATED? |
|--------------------------|-------------|----------|--------|------------|
| Savings / emergency fund | The buffer  |          |        |            |
| Investments (index fund) | The future  |          |        |            |
| Bills account            | Fixed costs |          |        |            |
| Spending account         | Guilt-free  |          |        |            |

Rule: if it does not leave automatically, it will be spent. Every transfer above should be a standing order dated the day after payday. One hour of setup replaces a lifetime of discipline.

## 2 THE 30-DAY HABIT TRACKER

*Tick each day the system ran untouched — no raids, no pauses.*

|                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1                        | 2                        | 3                        | 4                        | 5                        | 6                        | 7                        | 8                        | 9                        | 10                       | 11                       | 12                       | 13                       | 14                       | 15                       |
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| 16                       | 17                       | 18                       | 19                       | 20                       | 21                       | 22                       | 23                       | 24                       | 25                       | 26                       | 27                       | 28                       | 29                       | 30                       |
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## 3 RAID-PROOFING

*The ant's store survives because nothing leaks. Close your leaks.*

- Savings live in a separate bank — not one tap away**  
Friction is protection. If moving money back takes two days, most raids never happen.
- No card linked to the savings account**  
The account receives. It does not spend.
- Increase the split by 1% with every pay rise**  
Calendar reminder set. Small ratchets become enormous over a decade.
- One monthly check — not daily**  
You are the auditor of this system, not its operator. Look once a month, then leave it alone.

*"Discipline you must summon daily will eventually fail. A system that runs without you cannot."*

— HOUSE OF WISDOM

*Follow @HouseOfWisdom for a new principle every weekday.*