

Where the F*ck Did My Money Go?

The money you already earned is the fastest money there is. This is how to find it: the inbox search terms, a 10-item cleanup you can do in one sitting, and the three-number worksheet. No logins shared with anyone. No spreadsheets with 40 tabs.

STEP 1: THE 7-MINUTE INBOX SPRINT

Set a timer for 7 minutes. Search your inbox for each of these, one at a time. Every hit that might be money goes on the worksheet (page 3). Don't fix anything yet. Just find it.

"payment failed"

A charge that bounced. Yours or a client's.

"past due"

Somebody owes somebody. Find out who.

"final notice"

Read it, but never click its links (see the rule below).

"payout"

Platform money waiting on a threshold or a form.

"gift card"

Balances you forgot you had.

"renewal"

Subscriptions about to charge you again.

"invoice"

Sent, unpaid, and getting older by the day.

"refund"

Refunds promised that never landed.

HOW TO RUN IT WITHOUT SPIRALING

- One search term at a time. Close the tab before the next one.
- Write the name and a rough range. Exact numbers can wait.
- Owed money goes to the top of your list. Always.

The 10-item leak cleanup

Tick each box when it's done, or when you've checked and there's nothing there. Most take 5 to 15 minutes. Do the first three today and stop there if you want. You're still ahead.

The rule for every item: type the URL yourself. Never use links in collector or payment-warning emails.

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|---|--|--------|
| ☐ | 1 Unpaid invoices, oldest first | 15 min |
| List every invoice sent and not paid. Note how old each one is. A polite, dated follow-up today beats a perfect one next month. | | |
| ☐ | 2 Stuck payouts | 15 min |
| Affiliate and platform balances sitting under the payout minimum, waiting on a missing tax form, or an unverified payout method. Log in by typing the site address yourself and check each one. | | |
| ☐ | 3 Unclaimed money | 10 min |
| Gift card balances, platform credits, and refunds you were promised that never landed. | | |
| ☐ | 4 Failed charges | 10 min |
| Clients whose card bounced, and your own payments that failed. Either way, money is sitting in limbo. | | |
| ☐ | 5 Unused or duplicate subscriptions | 15 min |
| Two tools that do the same job. The app you used once in March. Cancel from inside the account, not from an email link. | | |
| ☐ | 6 Double payments | 10 min |
| The same bill paid twice, the same software billed on two cards. Ask for the duplicate back. | | |
| ☐ | 7 Deposits you don't recognize | 5 min |
| Write down the date, amount and name. Find out what it was before you spend it or count it. | | |
| ☐ | 8 Applications you never finished | 10 min |
| The affiliate program, the creator fund, the marketplace profile you started and abandoned at step 3. | | |
| ☐ | 9 Compliance that's due | 10 min |
| Annual report, registered agent, business licences, and your #ad and affiliate disclosures. A late fee is a leak too. | | |
| ☐ | 10 Anything that needs a pro | 5 min |
| SEE A PRO. Debt in collections, taxes, investments, your legal entity or a lawsuit. Don't DIY these. Call the right kind of pro: an attorney, a CPA or enrolled agent, a fiduciary adviser, or a nonprofit credit counselor. | | |

Never share passwords, account numbers or Social Security numbers with anyone who emails or DMs you about money, including me. I never need your logins.

Money isn't one number. It's three.

Ranges are fine. Nobody sees this but you. Use the next 90 days as your window.

Potential The maybes. Pitches out, quotes sent, links live. The only place a guess is allowed.	Confirmed A yes with a real number attached. Signed, agreed, invoiced. No guesses.	Received Money that actually landed. Refunds count as minus. This one pays rent.
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WHAT YOU FOUND IN THE SPRINT

WHAT IT IS	POTENTIAL	CONFIRMED	RECEIVED

YOUR THREE FAST-CASH ACTIONS

1	THE ACTION	HOURS	DONE BY
2	THE ACTION	HOURS	DONE BY
3	THE ACTION	HOURS	DONE BY

Want the full version? Own the Margin ranks every move in your business by how fast it pays and how many hours it eats, with the math shown.
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