



TINY STEPS TO RICHES

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# The Quiet Start

*hear yourself, then begin*

A short tiny five practice to hear yourself,  
and the one small step to take next.

READ THIS SLOWLY

For you, first.

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You can know the balance and *still feel like you are guessing*.

You can be the one everyone counts on and still go quiet when it is your turn to ask for something. You can have done the responsible thing for years and still feel a step behind, like everyone got a manual you never received.

If any of that lands, *stay here a minute*.

You are not behind. You are not bad with money. You have just never been handed a few quiet minutes to hear yourself before someone gave you a budget and a rule. So we will do it in order. We hear you first. Then we take one small step together.

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I am Kuku.

I managed a restaurant floor for twenty three years and built everything I have in small, quiet steps while raising my girls. The first step was never a number.

*It was learning to hear myself, and then doing one tiny thing about it.*

That is the whole method, and it is what I am handing you now.

*Kuku*

## THE PRACTICE

### What the Tiny Five is.

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Most money advice starts with what to do.

*This starts with what you hear, and ends with one thing you do.*

The Tiny Five is five small moves you can return to any time money feels loud. You will practice all five right here, one short prompt each.

Keep a pen close.

*Write the first honest thing, not the right thing.*

Hear     notice the feeling before the math.

See     look at one real thing, plainly.

Sort     name what matters to you.

Shield     protect one small yes.

Set     choose one tiny step.

*Then you return. You do not finish the Tiny Five.  
You come back to it.*

## BEFORE YOU TRY IT

Here are mine.

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So you are not staring at a blank page, here is the Tiny Five with my own honest answers from a recent week.

*Not the polished version. The real one.*

**HEAR** - The first feeling is a quiet tightness, even though the numbers are fine. Underneath it is an old worry that calm never lasts.

**SEE** - I know without checking that my fixed bills are covered this month. The thing I keep avoiding is one subscription I keep meaning to cancel.

**SORT** - The value asking for me is Security. It matters because steady is what lets me sleep, and sleep is what lets me show up for my girls.

**SHIELD** - The small thing I protect is the automatic transfer I set up. I do not touch it, even in a tight week.

**SET** - My one tiny step is to cancel that subscription. I will do it by Sunday.

*None of that is a grand plan. It is five quiet honesties and one small move. Now it is your turn.*

## YOUR TURN - ONE

Begin where you are.

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### HEAR

Before any number, there is a feeling. Naming it quietly takes the charge out of it.

*When I think about my money right now, the first feeling is*

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*Underneath that feeling is:*

S

### SEE

Awareness is not judgment. You are only looking, the way you would look at the weather.

*One money fact I already know without checking anything*

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*One thing I have been quietly avoiding looking at:*

## YOUR TURN - TWO

Name what matters.

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S

### SORT

Your money is not meant to copy anyone else's. It is meant to match what you value.

*Circle the one asking for your attention. A later page explains all six.*

***Security • Growth • Necessities • Joy • Connection • Flexibility***

*It matters to me right now because:*

S

### SHIELD

A small yes protected is worth more than a big plan abandoned.

*One small thing I want to protect this month, even if everything else stays messy*

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## YOUR TURN - THREE

Take one tiny step.

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S

### SET

Make it so small you already know you can do it. Small is not weak. Small is what gets done.

*The one tiny step I will take this week is*

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*I will do it by:* \_\_\_\_\_ *(day)*

R

### RETURN

You do not have to carry all five at once. Pick the one that felt loudest today and let the rest wait. Tomorrow, or next week, you come back.

*That is the rhythm. That is how it compounds.*

*Small steps that honor where you are right now.  
That is the whole thing.*

## NOW, THE STEP

### The hug, and then the step

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Hearing yourself is the hug. It is real, and it matters. But a hug is not a plan. So here is the other half: one true next step, depending on the season you are in right now.

Find yours. Take only that one step.

*There is no ahead, and there is no behind.*

#### ○ Seed **AWARENESS**

Your step: for seven days, write down everything you spend. Change nothing. Just see it.

#### ○ Root **GROUNDWORK**

Your step: set up one automatic transfer into savings, even five dollars. Name the account something kind. Let it run.

#### ○ Sprout **MOMENTUM**

Your step: pick one subscription or bill. Run it through the 60 second compass ahead. Keep it or release it, on purpose.

#### ○ Stem **GROWTH**

Your step: look at where your savings sits and what it earns. Then try the quick exercise on the next page.

#### ○ Bloom **LEGACY**

Your step: write down one person you are building this for, and one thing you want them to have.

## A QUICK EXERCISE

### Where your emergency fund lives

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Your emergency fund is your solution fund, the money that lets you sleep. Many people keep it in a regular account at a big brick and mortar bank, where it often earns close to nothing. There is a quieter option a lot of people use: a high yield savings account. It is still a savings account. Your money stays safe and easy to reach. It simply tends to earn meaningfully more.

***Same safety. More growth.***

1

Log in to your savings and find the interest rate.  
Write it here: \_\_\_\_\_

2

Search the words high yield savings account and note one rate you find: \_\_\_\_\_

3

Sit with the difference. That gap is money quietly left behind every year.

4

You do not have to move anything today. Seeing it clearly is the tiny step.

*This page is general education, not financial advice. A high yield savings account is one option among many, and rates change. Make the choice that fits your own life.*

## A TOOL TO KEEP

### The 60 second compass

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When money feels loud and a decision is in front of you, you do not need a spreadsheet.

*You need sixty seconds. This is PEACE.*

Walk it before any purchase that feels heavy, or any moment your chest tightens.

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**P** Pause      Take three slow breaths. Name the one feeling that is here.

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**E** Ease      You do not have to fix everything today. Let that be true for a second.

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**A** Align      Ask which of your values this choice serves. If none, that is your answer.

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**C** Commit      Choose one small step forward. Just the next one.

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**E** Evaluate      Notice that you chose on purpose, and let that count as a win.

## FOR YOUR SORT STEP

# Your 6 Value Buckets

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Money feels calmer when it has somewhere to belong. These are the six buckets every dollar can fall into.

There is no right mix.

***Yours is meant to match your life, not anyone else's.***

**Security** steady ground. The things that help you sleep.

**Growth** what quietly builds your tomorrow.

**Necessities** the real, ongoing needs of your days.

**Joy** what makes the life worth living, on purpose.

**Connection** people, giving, belonging.

**Flexibility** room to breathe when life shifts.

## KEEP THIS CLOSE

### The Tiny Five

*for the loud days*

Hear Notice the feeling before the math.

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See Look at one real thing, plainly.

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Sort Name the value that matters most right now.

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Shield Protect one small yes.

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Set Choose one tiny step you can do today.

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*then return, and begin again.*

Screenshot this page. Come back to it any time money feels loud.

## WHEN YOU ARE READY

### Where the path keeps going

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You heard yourself, and you took a step. Here is where it continues, whenever you are ready. No rush. Pick the one that fits where you are right now.

TO KEEP HEARING YOURSELF

The Quiet Bloom Journal · \$48

A daily page to return to this practice and write down what you hear.

[ [Journal link here](#) ]

TO KEEP TAKING THE STEPS

The Tiny Steps Planner · \$58

The weekly home for your tiny actions, the 60 second compass, and your value buckets. This is where the doing lives.

[ [Planner link here](#) ]

TO LEARN THE WHOLE SYSTEM AT YOUR PACE

The Tiny Five Money Practice

A self paced course that walks you through every step, one small week at a time, with me.

coming soon

TO GO DEEPER WITH ME

The workshop, or a private session

Join the Hear Yourself Again workshop, or book a Tiny Five Financial Clarity session to map your own money, gently.

coming soon



*Begin where you are.  
Trust your timing.*

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