

Exhibit 7A

The First 30 Days Example

This Exhibit shows how to get through your first 30 days while the System is stabilizing. In the normal cycle, bills are paid as they come due. However, to get your System started, you might have to be creative in your timing.

Refer to the April 2026 calendar. Bill due dates are shown. Deposits are made every Friday and the Bill Pay amount is \$550. Here’s how the System works in the first 30 days¹.

1. April 3 — Deposit \$550

Bill Pay Balance: **\$550.**

Covers Cell bill on the 7th.

Balance after payment: **\$470.**

2. April 10 — Deposit \$550

Bill Pay Balance: **\$1,020.**

Rent due on the 15th is larger than the balance.

Option: wait until Friday’s deposit to pay rent.

3. April 17 — Deposit \$550

Bill Pay Balance: **\$1,570.**

Add \$40 → **\$1,610.**

Pay rent → **\$10** left.

Date	Change	Balance
April 3	+\$550	\$550
April 7	-\$80	\$470
April 10	+\$550	\$1020
April 17	+\$550	\$1570
	+ \$40	\$1610
	-\$1600	\$10
April 24	+\$550	\$560
	-\$120	\$440
	-\$400	\$40

The AYM™ Shift

Light bill + Car Loan due before next deposit.

Use grace periods if available.

4. April 24 — Deposit \$550

Bill Pay Balance: **\$560**.

Pay Light bill + Car Loan → **\$40** left.

This brings you through the first 30 days. You paid all your bills, had your weekly spending money, and didn't juggle too much. How do you feel now? That pit in the bottom of your stomach should be receding.

April						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 Dep \$550	4
5	6	7 Cell \$80	8	9	10 Dep \$550	11
12	13	14	15 Rent \$1600	16	17 Dep \$550	18
19	20 Lights \$120	21	22	23 Car Loan \$400	24 Dep \$550	25
26	27	28	29	30		

You made it through the first month. The System is starting to hold.

The AYM™ Shift

Look at the calendar page for May 2026. Answer the following questions.

Is there enough money in Bill Pay to cover rent when it is due May 15?	Yes
What is the balance after paying the rent?	\$10
How will you pay the light bill?	Wait until next deposit.
What is the Bill Pay balance on May 31?	\$590
How many deposits were made in May?	Five

May						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Dep \$550	2
3	4	5	6	7 Cell \$80	8 Dep \$550	9
10	11	12	13	14	15 Dep \$550 Rent \$1600	16
17	18	19	20 Lights \$120	21	22 Dep \$550	23 Car Loan \$400
24	25	26	27	28	29 Dep \$550	30
31						

¹Remember, the full paycheck is deposited into Bill Pay. The weekly living amount is transferred out. For simplicity, I have only used the weekly Bill Pay amount to demonstrate how the System works.

The AYM™ Shift

Here is a blank calendar page so you can map out your first 30 days with your own numbers. You can be creative in the timing of the payments, at first.

Remember, you don't have to wait for the 1st of the month. Your machine starts the day your first paycheck lands. If that is Friday, May 15th, then May 15th is "Day 1" of your month.

Draw your own boundaries. Look at the blank calendar page. If you start on Friday, May 15th, mark the first Friday as “May 15”. Your calendar page covers the next four or five consecutive weeks, ending on Saturday, June 13th.

The Goal stays the same. You are mapping out 4 or 5 weekly deposits against whatever bills fall in that specific time period!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					15-May	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1-Jun	2	3	4	5	6
7	8	9	10	11	12	13