



ACROSS THE TABLE · FREE GUIDE

The Money Leak Finder

A 7-day walkthrough to find where your income disappears, plug the leaks and point every dollar toward progress, without earning a cent more.

Built from Esther Jackson-Stowell's conversation with **Kenneth Botwe**, author of *Why You Can't Get Ahead Financially* and creator of Financial Metabolism.

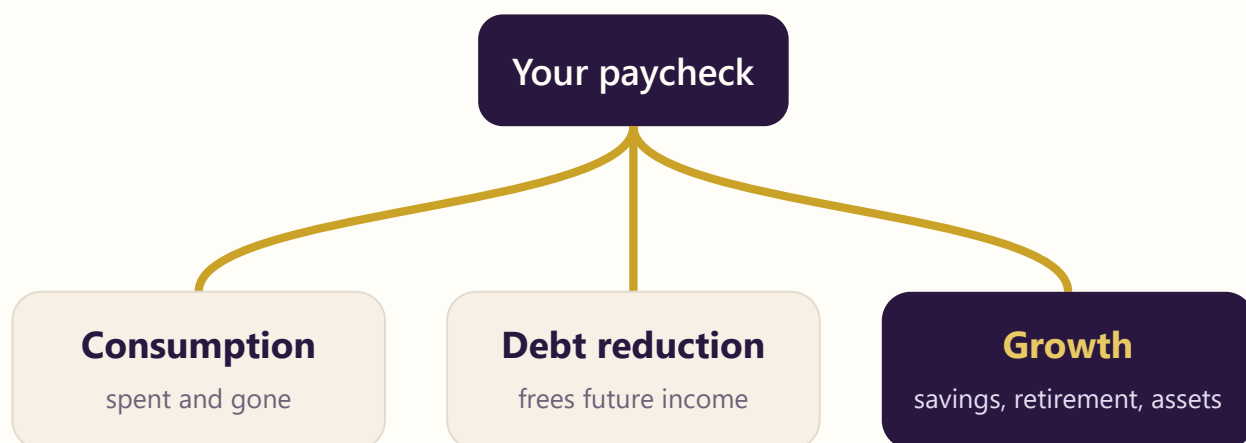


START HERE

It's not what you make. It's what your income becomes.

Plenty of people earning \$50,000, \$60,000, even \$100,000 a year still live paycheck to paycheck. A raise rarely fixes it, because the problem isn't the size of the paycheck. It's where the paycheck goes.

Kenneth Botwe teaches that every dollar you earn can only go three places:



If nearly everything lands in consumption, no salary is big enough. The goal of this guide is simple: move a little money, every month, from the left box to the other two.

"You can make \$40,000 or \$50,000 a year and build wealth if you're intentional. And you can make six figures or more and live paycheck to paycheck if you're not intentional."

KENNETH BOTWE, ACROSS THE TABLE



1

DAY ONE · MEASURE

You cannot improve what you don't measure.

Take a pen and paper. Write your monthly **take-home** pay, then every expense, line by line. Don't leave anything out. Essentials first, then everything else.

COMING IN (TAKE-HOME)

PER MONTH

Paycheck 1

Paycheck 2 / side income

Total in

ESSENTIALS (NON-NEGOTIABLE)

PER MONTH

Housing

Transportation to work

Utilities, water, phone

Groceries

Minimum debt payments

2

DAY TWO · THE HONEST ACCOUNT

Esther's one-card month

Don't want to dig through old statements? Look forward instead. For the next month, put every purchase on one card, then print the statement. That's your honest account: what you actually spend, not what you think you spend.

Make it safe. This is a tracking tool, not a reason to carry a balance. Use a debit card, or pay a credit card in full every week.

Financial leakage

Money spent on things that aren't improving your life, aren't helping you grow and aren't moving you forward. Everyone has some. Kenneth says he has never met anyone who didn't.

COMMON LEAK	PER MONTH	× 12
Subscriptions you barely use (streaming, apps, boxes)		
Food delivery and convenience orders		
High fees (bank, card, account, late fees)		
High-interest debt you haven't renegotiated		
Lifestyle creep since your last raise		
Storage units and things you're paying to keep		
Insurance you haven't shopped in years		
Phone and internet plans older than the new offers		
Other:		
Total leakage		

The math that changes minds

A \$50, \$100, \$200 or \$300 leak every month becomes \$600 to \$3,600 a year. Small leaks are where the money hides.

4

DAY FOUR · PLUG AND REDIRECT

Give every recovered dollar a job.

For each leak: **keep** it if you truly use and love it, **reduce** it, **renegotiate** it, or **eliminate** it. Then send the money you free up up this ladder, one rung at a time.

5 Invest, business, real estate

4 Roth IRA

taxed now, not later

3 401(k) match

"that's free money"

2 Emergency fund

start small, build toward 6 months

1 Stop the leaks

the money comes from here

If high-interest debt is crushing you, part of every recovered dollar can go to paying it down at the same time as you build your starter emergency fund. Kenneth's point is to split, not to wait.



5

DAY FIVE · PICK A DEBT PLAN

Snowball or avalanche?

Snowball

Pay minimums on everything, then throw extra money at the **smallest balance** first. Quick wins keep you motivated.

Avalanche

Pay minimums on everything, then throw extra money at the **highest interest rate** first. Usually costs less overall.

Can't decide? Pick the one you'll actually stick with. List your debts below, then number them in your chosen order.

DEBT	BALANCE	RATE	ORDER

6

DAY SIX · YOUR FREEDOM NUMBER

Financial freedom doesn't mean rich.

It means your cash flow covers your expenses. Kenneth's example: one person might need \$5,000 a month, another \$6,000. Find yours.

My monthly essentials: _____ + the life I want: _____ = **my freedom number** _____ per month

Test it, then reassess every 3 months.

Don't overcorrect. Run your new plan for three months in a row. If it's too aggressive, dial it back. If it works, make it a habit and go find the next level.



Put the dates on your calendar now

Check-in 1: _____ Check-in 2: _____ Check-in 3: _____

- ☐ Re-run the Day 1 sheet. What changed?
- ☐ Any rate, plan or fee I can lower now?
- ☐ Any subscription I no longer need?
- ☐ Move my recovered dollars one rung up the ladder.

"You can live paycheck to paycheck until the day you die. You never get there if you don't start. So don't be stressed out, but do get started."

KENNETH BOTWE

KEEP GOING

Go deeper with Kenneth and Esther



Kenneth Botwe

Grew up in Ghana selling kerosene and bread at nine years old, came to America at 15, served in the U.S. military and now teaches people how to turn income into lasting financial strength.

FREE ASSESSMENT financialmetabolism.com

WEBSITE kennethbotwe.com

YOUTUBE [@KennethBotwe1](https://www.youtube.com/@KennethBotwe1)

BOOK [Why You Can't Get Ahead Financially](#)

His free 2-minute Financial Metabolism assessment gives you a stage, rate, score, diagnosis and a "prescription" of what to work on first.



Esther Jackson-Stowell

Host of The Broker's Table, where faith, family and legacy meet. Real conversations about money, wealth and building something that lasts.

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Watch the full conversation

Across the Table: "Still Paycheck to Paycheck on \$100K?" with Kenneth Botwe, on The Broker's Table YouTube channel and podcast apps.