

*Real Plans.
Real Progress.
A Brighter Tomorrow.*



BOOKLET

CASH RELEASE METHOD™

YOUR WAY OUT OF DEBT

A SIMPLE WAY TO FREE UP THE CASH
ALREADY SITTING IN YOUR BUDGET,
SO YOU CAN START PAYING DOWN
WHAT YOU OWE.

THE
TOOLS ARE
ALWAYS
FREE



PLAN
YOUR MONEY



FIND
EXTRA CASH



PAY DOWN
DEBT



BUILD
A BRIGHTER
TOMORROW

SMALL
STEPS
BIG
RESULTS



*Progress
Not
Perfection*



BUDGET

DEBT FREEDOM

SAVINGS

A BRIGHTER TOMORROW

My Plan

- ☒ Write it all down
- ☒ Find extra cash
- ☒ Make a plan
- ☒ Close debts
- ☒ Live the life I want


CASH IS KING.

PLAN | TRACK | TAKE ACTION | FREEDOM



WHAT'S INSIDE

THE PAGES YOU READ

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BEFORE YOU PRINT

You do not need the cover. Start printing from page 2.

Pages 6 to 13 are the ones you write on. Print page 10 once for every payday you have in a month.

This booklet is built to print in plain black and white. Nothing on any page depends on colour.

Typing instead of writing? Fill a page, print it, then clear the boxes and fill the next batch. Print as many rounds as you need.

It is free. It stays free.





WHAT IS THE CASH RELEASE METHOD

Cash is king. Everything here points at one thing.

THE ONE GOAL: FREE UP CASH.

When you make a minimum payment, that money is gone and nothing changes. Next month the same bill shows up. But when a debt is closed completely, its payment disappears from your life permanently.

A closed debt does not just reduce what you owe. It gives you back a piece of your paycheck.

EVERY MONTH YOU ASK THE SAME QUESTION

What can I close, with what I actually have, that gives me back a payment soonest?

Sometimes the answer is the debt that frees the biggest payment. Sometimes it is the smallest balance, because closing it outright quiets your mind. Sometimes the interest rate has grown into the real problem.

Same person, three different months, three different moves. Same goal every time.

Snowball and Avalanche are not parts of this method and they are not its rivals. They are tools. When one of them frees your cash, you use it.

None of them is a mistake.

$$\text{Balance} \div \text{monthly payment} = \text{months to go}$$

	BALANCE	PAYMENT	MONTHS	FREES UP
Card A	\$1,000	\$50	20	\$50 / mo
Card B	\$3,000	\$500	6	\$500 / mo

Card A is smaller and feels closer. But go after Card A and you wait twenty months to get back \$50 a month. Go after Card B and you wait six months to get back \$500.

Interest keeps running the whole time, so the real number is a little longer. That is not a reason to rank them differently.

AND THERE IS NO RULE.

With \$1,000 in hand you might close Card A today and free \$50 immediately. Or split it, \$500 and \$500, and free \$100. The rule is that cash gets freed.

THE PART I AM NOT GOING TO SOFTEN

Moving a bill onto a card with room frees cash today. But that card is charging you interest the whole time, and that interest is real money.

A card must never go over its limit. Not once. Check your cards regularly. This is not a free trick — it works because you watch it.



My name is Mirjana Filipovic. I am an accountant and the creator of the Cash Release Method. Not a CPA, not a financial advisor. Every decision about your money is yours.

I came to this country from war-torn Bosnia with one bag in my hand, a broken heart, and a family torn apart.

Working a factory line at Motorola, I once suggested an easier way to do part of the process. My supervisor told me it wasn't my place to think — that if I had a brain, I wouldn't be working production.

That sentence is the reason for everything that came after it.

Four years of cleaning funeral homes at night and riding the bus to class during the day. I graduated with a 4.0. I've been hungry, I've been broke, I've been homeless, and nobody ever offered me anything in this life. I worked for free in exchange for experience.

When the housing market collapsed I was in real estate, and it hit me hard. I didn't whine and I didn't cry. I took a CNA2 course in Oregon and started building another path. Little by little I moved back into the medical financial world — the field I will retire from in a few years.

What does that have to do with this method? Everything. Look for the money in your budget the same way I looked for a way to feed my family during the crisis.

Not long ago, at lunch, a friend admitted she was afraid bankruptcy was the only option left. I told her: bring me everything. Not your Social Security number, not your account numbers, not your card numbers. Just the balances and the payments.

\$78,000, paid off in 20 months. Then another friend asked. Then another.

That is how the Cash Release Method was born — not because I am a genius, but because it worked for them. Because of the life I have been through, and because of the opportunity this country gave me, I am giving it to you.

I feel your pain.

The spreadsheet is free. The app is free.

The booklet is free. It stays that way as long as I can control it.

MY LINE — WHERE I STOP

I am an accountant. I am not a CPA, and I am not a licensed financial advisor. What I do is read numbers and show you what they say. I can show you which debt frees up the most cash and what your money is actually doing. I cannot tell you what to do with your money, and I will not pretend to.

Every decision here is yours. That line does not move.





HOW TO USE THIS BOOKLET

Five steps. Do them in order.

1 FILL THE PAGES IN THIS ORDER — IT IS NOT RANDOM.

Bank → Income → Credit cards and loans → Expenses

When you list an expense you have to say where it gets paid from — which account, or which card. You cannot do that until your cards are already on the page.

→ page 6, 7, then 9

2 START WITH THE MONEY YOU ARE ALREADY LOSING.

Before you touch a single card, go down your expense list and ask one honest question about each line: am I still using this? A gym you stopped going to in March. A meal box you never cook. People in financial stress do not see these — fear narrows your vision. This is your first cash release, and it costs you nothing.

→ page 9, the *STILL USING IT?* column

3 LOOK AT WHAT IS STILL AVAILABLE, NOT WHAT YOU OWE.

If a card has a \$2,000 limit and you owe \$1,200, that card has \$800 of room.

→ page 7, the *ROOM LEFT* column

4 WORK OUT MONTHS TO GO, THEN LOOK AT THE SMALLEST NUMBER.

Balance divided by monthly payment. Do it for every line on the page. And watch for one thing: if a balance is going up even though you pay it every month, the minimum is not covering the interest. That debt will never close on its own. Put it near the front.

→ page 7, the *MONTHS TO GO* column

5 PLAN THE MONTH ONE PAYDAY AT A TIME.

Money that arrives on the 15th does not pay a bill that left on the 3rd. Print one Your Month page for every payday you have.

→ page 10

WHAT STAYS THE SAME, AND WHAT CHANGES

The order you fill these pages in never changes. Which debt goes first does change — sometimes it stays the same two months in a row, because there was nothing you could close. That is normal.





WHERE YOU STAND TODAY

Start here. Your accounts first, then the money coming in.

YOUR ACCOUNTS

Checking — what the bank says today

\$

Savings — money parked

\$

Reserved — bills due in the next 7 days

\$

FREE FOR CASH RELEASE

\$

YOUR INCOME

WHERE IT COMES FROM	HOW OFTEN	AMOUNT	PAYDAY DATES
Main job	Every 2 weeks	1,450	5th, 19th

TOTAL COMING IN THIS MONTH

\$

Reserved means bills already committed in the next seven days.
Free for cash release is your checking minus reserved.

**That last number is the only honest answer to
"how much can I send to a debt today?"**





LOANS & CARDS

List every loan and card. Every one, even the small ones.

NAME OF THE LOAN / CARD	CREDIT LIMIT	REMAINING BALANCE	ROOM LEFT	MONTHLY PAYMENT	MONTHS TO GO	DUE DATE
Store Card	2,000	1,200	800	50	24	12th

ROOM LEFT = credit limit minus remaining balance. This is the space you can use.

MONTHS TO GO = remaining balance divided by monthly payment.

Never write full card numbers on this page. You do not need them here.

A balance going up while you pay it every month means the minimum is not covering the interest.



REAL NUMBERS. REAL PLANS. A BRIGHTER TOMORROW.

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STATEMENT CLOSING DATES

Closing date and due date are not the same thing.

Closing date is the day your card closes the billing period. Everything you spend up to that day goes on that statement. After it, a new period starts. Your due date is later — it is the day the amount on that statement has to be paid.

Example: closing date is the 15th. Everything through the 15th is on this statement. Payment is due later.

CARD OR LOAN	STATEMENT CLOSES ON	PAYMENT DUE ON	DAYS TO PAY	NOTES
Store Card	18th	12th	24	pay before the 18th

DAYS TO PAY = how long you have between the day the statement closes and the day payment is due. That is your working window.





LIVING EXPENSES

Every bill, down to the smallest one.

EXPENSE	CATEGORY	PAID FROM	DUE DAY	MONTHLY AMOUNT	STILL USING IT?
<i>Electric</i>	<i>Utilities</i>	<i>Checking</i>	<i>12</i>	<i>145</i>	<i>Yes</i>

STILL USING IT? Go down this column honestly, one line at a time. Every "no" is cash released, and it costs you nothing to find.

PAID FROM Write the account or the card. This is the column that makes the whole method work.

TOTAL GOING OUT EACH MONTH

\$



REAL NUMBERS. REAL PLANS. A BRIGHTER TOMORROW.

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YOUR MONTH

One page for every payday. Money that arrives on the 15th does not pay a bill that left on the 3rd.

MONTH PAY CYCLE from to

BROUGHT FROM PREVIOUS CYCLE \$

CHECKING STARTING BALANCE \$

DATE	FROM	TO	MONTHLY PAYMENT	ADJUSTED PAYMENT	IMPACT ON CHECKING	CHECKING BALANCE
5th	Main job	Checking	1,450		+1,450	1,612
6th	Checking	Electric	145		-145	1,467
6th	Aspire card	Allstate	96		0	1,467

IMPACT ON CHECKING if a bill is paid by a card, the impact is zero. The card carries it, not your checking.

LEFT AT THE END OF THIS CYCLE \$

SENT TO CASH RELEASE \$





LOANS & CARDS

Extra copy — print as many as you need.

NAME OF THE LOAN / CARD	CREDIT LIMIT	REMAINING BALANCE	ROOM LEFT	MONTHLY PAYMENT	MONTHS TO GO	DUE DATE





LIVING EXPENSES

Extra copy — print as many as you need.

EXPENSE	CATEGORY	PAID FROM	DUE DAY	MONTHLY AMOUNT	STILL USING IT?





YOUR MONTH

Extra copy — print as many as you need.

MONTH PAY CYCLE from to

BROUGHT FROM PREVIOUS CYCLE \$

CHECKING STARTING BALANCE \$

DATE	FROM	TO	MONTHLY PAYMENT	ADJUSTED PAYMENT	IMPACT ON CHECKING	CHECKING BALANCE

IMPACT ON CHECKING if a bill is paid by a card, the impact is zero. The card carries it, not your checking.

LEFT AT THE END OF THIS CYCLE \$

SENT TO CASH RELEASE \$



REAL NUMBERS. REAL PLANS. A BRIGHTER TOMORROW.

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WHERE TO GO NEXT

THE FULL SPREADSHEET

The whole method in a spreadsheet. Free, and no email needed to download it.

cashreleasemethod.com

THE VIDEOS

Real cases worked on screen, step by step. Made-up names, real maths.

youtube.com/@PoweredDebtFreedom

THE APP

Everything the spreadsheet does, without opening one. Coming soon, and free when it lands.

STUCK? WRITE TO ME.

I read every message myself. There is no team here, just me.

info@cashreleasemethod.com

WHEN YOU WRITE TO ME

Please do not send account numbers, card numbers, or your Social Security number. I do not need them and I do not want them.

