

## part one: the problem

### financial unconsciousness

think back to yesterday. you spent money, right? maybe a coffee, a subscription, a quick online purchase. now, try to remember exactly what you spent it on, how you felt, and why. go ahead, take a moment.

if you're like most people, recalling those details is surprisingly difficult. modern money has become a ghost in the machine. it glides from your account in frictionless qr codes, vanishes with one-tap payments, and evaporates into the digital ether. there's no physical exchange, no satisfying crinkle of cash, no tangible memory. just a transaction id and a shrinking balance.

this isn't just a minor inconvenience; it's a profound societal shift. we've entered an era of **financial unconsciousness**. we're constantly interacting with money, yet we're less aware of its flow than ever before. this lack of awareness isn't just a personal failing; it's the silent handicap of our digital age, leaving us feeling adrift and disempowered.

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### the money problem is a memory problem

let's be clear: you don't have a money problem in the way you might think. you have a **memory problem** dressed up as a **money problem**. the financial system, in its quest for ultimate convenience, has inadvertently stripped away the cues and signals that used to help us understand our spending habits. it's like trying to navigate a complex city without street signs or a map.

the system is designed to make money invisible. direct deposits arrive silently. digital wallets dispatch funds with a tap. the story of your money - where it comes from, where it goes, and why - gets lost in the digital shuffle. you wake up at the end of the month, or even the end of the day, staring at your bank statement, wondering where it all went, and you have absolutely no idea.

this invisibility leads to a critical truth: **nobody can manage what they can't see**. if your financial life is a blur of forgotten transactions and vague anxieties, how can you possibly take control? you can't. and that's precisely where moneytyping steps in, offering a radical, yet incredibly simple, solution.

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## the head trap

here's another inconvenient truth: you're already tracking your money. you're just doing it in the worst possible place: **inside your head**. your mind is a magnificent tool, but it's a terrible accountant. it's prone to bias, selective memory, and emotional hijacking. it's a chaotic internal ledger, constantly updating with incomplete data and biased interpretations.

your head lies to you. it loops the same anxious thoughts over and over, creating a mental echo chamber of worry. it rationalizes bad decisions after the fact, convincing you that impulse purchase was actually a necessity. it forgets what actually happened, replacing facts with convenient fictions. it turns a \$6 latte into an existential crisis, blowing small expenses out of proportion while ignoring larger, more systemic issues.

and the worst part? all of that internal "thinking" doesn't actually help. you still feel anxious. you still make the same mistakes. you still don't understand why you do what you do with money. your brain is a fantastic generator of ideas and emotions, but a poor record-keeper and an even worse financial planner. it's time to get those thoughts out of your head and into a system that works.

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## part two: the solution

### i type, therefore i am

the solution to financial unconsciousness isn't more complex spreadsheets, stricter budgets, or another app that shames you for your spending. the solution is shockingly simple, almost primitive in its elegance: **type about it.**

moneytyping is a practice, not a product. it's a ritual, not a restriction. here's the core idea: after you spend money, or even just *\*think\** about money, you stop for a brief, focused period - 30 to 90 seconds - and you **type about it.** that's it. no judgment, no categorization, no complex data entry. just pure, unadulterated articulation.

this isn't about creating a budget. this isn't an app that automatically categorizes your transactions (though you can use it with those). this is about answering fundamental questions that often go unasked:

- \* what just happened with my money?
- \* what did i just do, or what am i about to do?
- \* why did i do it? what was the impulse, the need, the desire?
- \* how do i feel about it right now? is it regret, relief, anxiety, excitement?

by engaging with these questions, even for a few seconds, you begin to bridge the gap between your actions and your awareness. you start to make the unconscious conscious.

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### typing: making the invisible visible

here's the profound difference: **typing is physical.** thinking, by contrast, is invisible. it drifts, it disappears, it morphs with your mood. you can spend hours "thinking" about your money, and at the end of it, have nothing but a

headache and more anxiety. it leaves no trace, no record, no evidence of its existence.

typing, however, leaves residue. it creates a tangible artifact of your thought process. it forces a momentary pause, a crystallization of your internal monologue. this act of physical creation - the tapping of keys, the formation of words on a screen - makes the invisible **visible**. it takes the ephemeral, fleeting thought and anchors it in reality.

the moment you type about money - the precise instant you externalize that internal chatter and ask "what am i doing?" - you break the trance of financial unconsciousness. you interrupt the automatic, often destructive, patterns of thought and behavior. you reclaim consciousness, one typed word at a time. this simple act is a powerful declaration: "i am here. i am present. i am aware."

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## **words tell the truth**

in the realm of finance, we are often overwhelmed by numbers. spreadsheets, charts, balances, percentages - they all promise clarity, but often deliver confusion. **numbers make us numb**. they abstract away the human experience, reducing complex decisions and emotions to cold, hard data points. they tell you *\*what\** happened, but rarely *\*why\** it happened, or *\*how it felt\**.

**words, however, tell the truth**. they capture the nuance, the emotion, the context that numbers simply cannot. when you type about your money, you're not just recording a transaction; you're narrating a moment. you're capturing the impulse, the justification, the hope, or the regret. you're creating a rich, qualitative record of your financial life.

this qualitative data is far more powerful than any quantitative metric alone. it's the story behind the numbers. it's the "why" that unlocks true understanding and, ultimately, sustainable change. by engaging with your money through language, you begin to forge a new, more honest relationship with it. you move beyond mere accounting and into the realm of self-discovery.

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## **part three: the mechanics**

### **the zen-terminal flow**

moneytyping isn't just about typing; it's about creating a focused, almost meditative flow state. we call it the "zen-terminal flow" because it combines the minimalist aesthetic of a command-line interface with the mindful practice of self-reflection. it's designed to be simple, direct, and incredibly effective.

#### **1. trigger & capture: the money moment**

the beauty of moneytyping lies in its seamless integration with your existing life. you don't need to set reminders or force artificial prompts. moneytyping leverages naturally occurring "money moments" - those countless times each day when money grabs your attention. this could be anything from a purchase, checking your bank balance, seeing a stock price, receiving a bill, or even just a fleeting thought about a future expense.

these "money moments" are your built-in triggers, occurring anywhere from 5 to 25 times a day. instead of letting these moments pass by, or allowing them to fester into anxiety, moneytyping provides an extremely low-friction capture mechanism. it's just a plain text area, waiting for your thoughts. when money has your attention - you type. it's that simple. you capitalize on existing emotional states - regret, relief, anxiety, excitement - when they're already activated, making the capture process immediate and authentic.

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#### **2. the timer: your focus tool**

the timer is the silent guardian of your focus, the gentle nudge that keeps you on track without ever feeling punitive. it's not there to rush you, but to prevent endless second-guessing and overthinking. it forces you to be concise,

to capture the essence of the moment before your mind has a chance to complicate it.

moneytyping offers three distinct modes, each tailored to the depth of reflection you need:

\* **30 seconds (speed mode):** this is for the quick hit, the immediate reaction. type fast. don't overthink. capture the raw, unfiltered moment. perfect for a quick coffee purchase or a fleeting thought about a bill.

\* **60 seconds (focus mode):** need a little more depth? this mode gives you space to add context, to explore the "why" behind the spend or the thought. it's ideal for moderate transactions or when you want to unpack a slightly more complex financial feeling.

\* **90 seconds (depth mode):** this is the full meditation, the deep dive. it's your room to process, to feel, and to articulate more complex financial narratives. use it for significant spending decisions, emotional money events, or future financial planning. it's where profound insights often emerge.

\*pro tip: to switch between these modes, simply long press the timer. to reset the timer at any point, just tap it. it's designed to be intuitive and responsive to your flow.\*

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### 3. the rewind: extending the flow

one of the most liberating features of moneytyping is that the timer is a guide, not a gatekeeper. you can absolutely keep typing after the timer expires - it doesn't cut you off. we understand that sometimes, the words just flow, and interrupting that momentum would be counterproductive.

but what if you want to maintain that focused, timed energy? what if you're in a deep flow state and want another burst of guided reflection? that's where **the rewind** comes in. if you find yourself typing past zero and want to re-engage

with the timed challenge, simply tap the [timer] icon that appears. it will instantly rewind for another 90-second burst, allowing you to extend your focused typing session without losing momentum. this feature transforms the timer from a potential constraint into a playful tool for sustaining your creative and reflective energy.

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#### **4. no editing. no deleting. just truth.**

this is perhaps the most crucial, and initially, the most challenging, aspect of moneytyping: **no editing. no deleting.** your first instinct, your raw, unfiltered thought, is your truth in that moment. we don't want you to go back and rewrite history, to sanitize your emotions, or to intellectualize away your genuine reactions. the goal is authentic capture, not polished prose.

this commitment to unedited truth is what makes moneytyping so powerful. it forces you to confront your thoughts as they are, not as you wish they were. it builds a genuine record of your financial consciousness, free from the distortions of hindsight or self-judgment. however, this doesn't mean your thoughts are set in stone forever. you **can** comment on your cards later. a long press on any saved card allows you to add a reflection, a new perspective, or an updated understanding. this distinction is vital: the original card captures the raw moment, while the comment provides the wisdom of reflection. it's a powerful way to track your evolving relationship with money.

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#### **5. the color taxonomy: your personal meaning-making system**

unlike rigid budgeting apps that force you into predefined categories, moneytyping gives you complete autonomy over how you organize your thoughts. the **color taxonomy** is your personal meaning-making system. colors let you sort your thinking in a way that resonates with \*you\*, not some external accountant. they mean whatever you decide they mean. this flexibility is key to making

moneytyping a truly personal and sustainable practice.

while the meanings are entirely yours to define, here are some common ways users leverage the colors:

\* **red:** often used for "lost money," regretful purchases, unexpected expenses, or moments of financial anxiety. it's a quick visual cue for where your money might be causing you stress.

\* **green:** the opposite of red, typically signifying "made money," wise investments, unexpected windfalls, or moments of financial relief and success. it's a visual celebration of your financial wins.

\* **blue:** commonly used for "obligations" or "bills." these are the non-negotiable financial realities. tracking them with blue can help you acknowledge and process these regular outflows.

\* **purple:** often designated for "future thinking" or "investments." this color can represent aspirations, long-term goals, or strategic financial moves. it's about where you want your money to go.

\* **grey:** a neutral color, perfect for "neutral" or "informational" entries. these might be observations about market trends, thoughts about financial news, or simply recording a transaction without strong emotional attachment.

by assigning your own meanings to these colors, you create a visual language for your financial life. you can then quickly scan your entries and see patterns emerge, not just in *\*what\** you spent, but in *\*how you felt\** about it. it's a powerful way to make your financial narrative visually accessible and deeply personal.

## part four: the bridge

### the universal api (the clipboard)

this is where moneytyping transcends the ordinary and enters the realm of pure genius. this is the "secret sauce," the elegant hack that makes moneytyping not just a powerful personal tool, but a universal connector. while the rest of the tech world drowns in the complexity of oauth, webhooks, and ever-changing api documentation, you, the moneytyping user, leverage the simplest, most robust bridge ever built: **the clipboard**.

think about it: the clipboard has been sitting there, quietly doing its job, for decades. it's the unsung hero of digital interaction. and in the moneytyping ecosystem, it becomes your personal, universal api. it's the gateway that allows your deeply articulated thoughts to flow seamlessly into any other digital system you use, without a single line of code or a complicated integration.

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### why the clipboard is superior: the anti-saas manifesto

in an era dominated by walled gardens and proprietary systems, the clipboard bridge stands as a testament to open, friction-less connectivity. its superiority isn't just a convenience; it's a philosophical statement, an "anti-saas manifesto" in action:

\* **zero integration friction:** this is the ultimate plug-and-play. you don't need to wait for a "moneytyping x airtable" or "moneytyping x x/twitter" integration. if the target application has a cursor - a place where you can type - it has an integration. your moneytyping insights can flow into a social network post, a crm note, a project management tool, or a simple email. the clipboard is truly agnostic, making every app a potential destination for your conscious financial thoughts.

\* **human-in-the-loop sovereignty:** in a world of automation, the clipboard requires a human "paste" action. this might sound like a "manual step," but in your personal operations phase, it's actually a **strategic checkpoint**. it ensures that the "gonzo" burst of insight you just captured is intentionally deployed. you maintain full control over where your thoughts go, when they go there, and in what context. it's a powerful assertion of your digital sovereignty.

\* **immunity to platform decay:** remember when a social network changed its api and broke thousands of integrations overnight? or when a service started charging exorbitant fees for access? your workflow doesn't blink. the clipboard is the one "api" that platforms can't gate, can't tax, and can't arbitrarily change. it's a timeless, platform-proof conduit for your data, ensuring your workflow remains resilient and independent.

\* **zero api tax on growth:** this is the ruthless economic advantage. most ai apps have to worry about "unit economics" - every time a user gets "creative," it costs the founder money in api tokens. in the moneytyping model, a user can do 10,000 "30-second bursts" and stress-test every single one of them, and your server costs stay at zero. you are leveraging the billions of dollars openai, anthropic, and perplexity have spent on their web interfaces, but you aren't paying a cent in api tokens. it's like bringing your own world-class wine to a five-star restaurant - you get the premium experience without the markup. you bring the wine; we provide the glass.

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## **the nudge: your tactical advisor**

the clipboard bridge isn't just a passive conduit; it's an intelligent partner. moneytyping understands the lifecycle of a thought, and it provides a subtle, context-aware **nudge** to guide your next action. this isn't a command; it's a "pro-tip," a "power-up" that suggests the most logical next step for your freshly captured insight.

\* **fresh note nudge:** when you've just created a brand new moneytyping entry, the most likely "operation" is refinement or research. so, the nudge you'll see

is: "copied! now paste in your ai (optional)" this gently guides you towards using ai as a financial mirror, a reflection partner to help you unpack your immediate thoughts. the "optional" part is key - it removes pressure and makes it feel like a helpful suggestion, not a directive.

\* **older note nudge:** for an older note, the most likely "operation" is distribution or archiving. perhaps you're reviewing your week, or preparing for a financial check-in. in this scenario, the notification shifts to: "copied! now paste it anywhere" this universal prompt encourages you to integrate your past insights into other systems like ynab, google sheets, email, or slack. it respects the natural evolution of your thoughts, from raw capture to strategic deployment.

this "universal nerd" (nudge) acts as your tactical advisor, the app saying, "i've captured your thought; now, where do you want this energy to go?" it reinforces the idea that moneytyping isn't a destination - it's a launchpad. you don't go there to store things; you go there to launch things into the rest of your digital life, making your entire digital ecosystem more coherent and powerful.

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## part five: integration

### turning data into narrative

moneytyping isn't just about capturing raw thoughts; it's about transforming them into meaningful narratives. it's about taking the isolated data points of your financial life and weaving them into a coherent story. this is where the true power of integration comes into play, allowing your moneytyping insights to enrich and inform every other aspect of your digital existence.

### with ai (the mirror): accelerating your thinking

your moneytyping cards are raw observations, often infused with emotion, confusion, or incomplete thoughts. that's okay; that's human. the clipboard bridge allows you to leverage the immense power of artificial intelligence not to replace your thinking, but to **accelerate it**. think of ai as your financial mirror, reflecting your thoughts back to you with new angles and insights.

here's how to use it:

1. **paste your card:** after typing your moneytyping entry, it's automatically copied to your clipboard. switch to your preferred ai (claude, chatgpt, perplexity, etc.).
2. **ask for clarity:** paste your thought and ask targeted questions. "what patterns do you see here?" "what questions should i be asking myself about this?" "can you help me reframe this feeling?" "what are the potential implications of this spending pattern?"
3. **get insight:** the ai will process your raw thought and provide a fresh perspective. it might highlight connections you missed, suggest alternative interpretations, or help you articulate underlying emotions. this isn't about the ai telling you what to do; it's about the ai helping you see yourself more clearly.
4. **return & reflect:** come back to moneytyping and add a comment to your original card, noting what you learned from the ai. for example: "claude made me realize i buy courses when i'm anxious. i need to wait 48 hours before buying

next time." suddenly, your card has depth. it has a decision attached to it. this human-ai loop is incredibly powerful, turning raw data into actionable wisdom.

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## with ynab (the story): humanizing your budget

budgeting apps like ynab (you need a budget) are incredibly powerful for tracking where your money goes. but let's be honest, they can be cold. they often scold you with red numbers and stern warnings if you've overspent. they tell you the *\*what\** (you spent \$80 on groceries) but rarely the *\*why\** or the *\*how it felt\**.

moneytyping offers a revolutionary fix: **paste a moneytyping note into the ynab memo field.** this simple act transforms cold accounting into a living story. consider this:

\* **cold data:** -\$80 on groceries.

\* **moneytyping narrative:** "bought extra groceries for the neighborhood bbq. worth the investment in community and connection, even if it pushes the budget a bit this week. feeling good about it."

suddenly, the transaction is transformed. instead of ynab saying "you overspent," your moneytyping note provides the rich, human context. it turns a budget into a journal, a ledger into a narrative. this pattern can be applied to crm notes, notion pages, email drafts, linear tickets, or any system where you want to inject human consciousness into rigid data. once people internalize "30 seconds of typing -> clipboard -> paste" as their new primitive, the whole digital life starts feeling more coherent and meaningful.

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## part six: the practice

### notes per day (npd): building the habit

moneytyping is designed to be a seamless, almost unconscious part of your daily routine. to truly unlock its power, you need to make it accessible. the first step? **move moneytyping to your home screen.** eliminate any friction that might prevent you from engaging with it. the easier it is to access, the more likely you are to use it in those crucial "money moments."

### your first week: the awakening

starting any new practice can feel strange, but moneytyping is designed for rapid habit formation. here's what you can expect during your first week:

\* **day 1: it feels weird. keep going.** you're doing something new, something counter-intuitive. embrace the awkwardness. just type. don't aim for perfection; aim for presence.

\* **day 2-3: "wait, i spent that much?" the friction is the point.** you'll start noticing things. small expenses you'd normally gloss over will demand your attention. this initial friction is a sign that you're breaking old patterns of unconsciousness. it's the beginning of awareness.

\* **day 4-5: patterns emerge. subscriptions you forgot. spending triggers.** suddenly, connections will start to form. you'll see recurring expenses you'd forgotten about, or recognize emotional triggers that lead to impulse buys. these aren't just observations; they're insights into your own financial psychology.

\* **day 6-7: it's actually interesting. you've broken the trance.** by the end of the week, moneytyping will shift from a chore to a fascinating exploration. you'll realize that money isn't just numbers; it's a mirror reflecting your values, fears, and aspirations. you've broken the trance of financial unconsciousness and stepped into a new realm of awareness.

## notes per day (npd): your rhythm

to help you track your engagement and build consistency, moneytyping introduces the **npd (notes per day)** metric. this isn't about judgment; it's about creating a gentle rhythm for your practice. we suggest aiming for **6 per day** as a solid rhythm. this indicates you're consistently engaging with your money moments throughout the day.

double digits? you're committed. you're a moneytyping master. the badge is coming! but remember, this isn't a race. it's a reflection of your consciousness. don't chase the number; watch it. it's a reflection of your consciousness. the more you type, the more you see, the better you decide. the habit forms when it's easier to type than not to type. don't aim for perfection. aim for consistency. some days you'll type 10 times. some days, 2. that's fine. the practice is the reward.

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## the manifesto: your new operating system

moneytyping isn't just a set of tools; it's a philosophy, a new operating system for your personal finance. it isn't a destination - it's a launchpad. it's the ultimate "low-tech" solution to a "high-tech" problem, using a 40-year-old computing standard to outmaneuver the most modern software silos.

it solves the **gigo (garbage in, garbage out)** problem at its root. most llm usage is shallow because the human side starts with a half-formed prompt into a blank box. moneytyping flips the script. by forcing a focused burst of articulation, you capture the "raw soul" of the thought before it gets filtered by "professionalism" or "stasis." this is the "immanent to transcendent" pipeline: your thought, trapped in the unconscious, becomes articulated through typing, and then transcendent as a prompt via the clipboard bridge.

you aren't just building a log; you're building a **human-to-ai translation layer**. you're making sure that when humans talk to the "god-models," they are bringing their most authentic, transcendent selves to the table. this is the "secret sauce" in its purest form: simplicity as a competitive advantage. it's a very "gonzo" way to save humanity from generic ai futures.

**i type, therefore i am.** this isn't just a philosophical statement; it's a call to action. it's an invitation to reclaim your financial consciousness, one typed thought at a time. the power is in your hands, or rather, at your fingertips.

**now get to it.** the journey to financial clarity begins with a single word.

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## **print this guide!**

seriously, this isn't just a digital document. this is your personal workbook. print it out. highlight it. scribble notes in the margins. draw diagrams. make it yours. the generous white space on these pages is intentionally designed for your active engagement. this guide is meant to be a living document, evolving with your insights and discoveries. embrace the analog in a digital world, and let your journey to financial consciousness begin on paper.

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moneytyping: simple power. zen simplicity.

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