VINCE MARLOW PRESENTS

The Time Ledger

Seventeen tools to see what your time is worth, and spend it on purpose.

"Time is the only currency that matters."

17
worksheets you can fill in on paper or with AI

11
books on money and time, turned into tools

+
The Money Desk: a spreadsheet + AI that sorts your spending and flags what to check

Print it · fill it in · or let AI do the maths · vincemarlow.com

02

PART 1 · THE BALANCE

Your real hourly rate

What an hour of your life is actually sold for.

IDEA FROM Your Money or Your Life, Vicki Robin & Joe Dominguez · The 4-Hour Workweek, Tim Ferriss

Your payslip shows what you earn, not what work costs you in money and hours. Fill in the right-hand column; the example shows how.

	PER WEEK	EXAMPLE	YOU
A	Take-home pay (after tax)	*$700*	
B	Costs you only have because you work: commute, work clothes, the *extra* cost of lunches at work, childcare, "too tired to cook" takeaways	*$120*	
C	**Real income (A − B)**	***$580***	
D	Paid hours	*40*	
E	Hidden work hours: commute, getting ready, after-hours messages, recovery. Count each hour once.	*12*	
F	**Real hours (D + E)**	***52***	
=	**Real hourly rate (C ÷ F)**	***$11.15***	
vs	Headline rate (A ÷ D)	*$17.50*	

Weekly or monthly, any currency: stay consistent. Irregular pay? Average the last 3 months. This compares what work pays with what it costs, not the value of your time or your life.

LET AI DO THE MATHS: COPY THIS BOX

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Help me work out my real hourly rate.
Ask me one question at a time for:
1. My take-home pay per [week / month].
2. Costs I only have because I work: commute, work clothes, the extra cost of lunches at work,
childcare, too-tired takeaways.
3. My paid hours.
4. Unpaid work hours: commute, getting ready, after-hours messages, recovery. Each hour counted
once.
Then show: real income ÷ real hours = real hourly rate, next to my headline rate (pay ÷ paid
hours). If real income or hours are zero or negative, say the rate can't be calculated.
End by naming the largest cost or time adjustment, and ask whether I want to look at it.

RULES: Use only the numbers I give you. Never invent figures. Where a tool asks for an estimate,
label it 'estimate' and [CONFIRM]. Show your working. Mark anything missing as [CONFIRM]. Don't
ask for account numbers or passwords. This is planning, not financial advice.
```

END OF PROMPT

VINCE SAYS *"Most people are paid less per hour than they think. Now you know your number."*

05

PART 2 · THE OUTFLOWS

Feed or drain

Every regular cost, priced in hours of your life.

IDEA FROM Rich Dad Poor Dad, Robert Kiyosaki · Your Money or Your Life, Vicki Robin & Joe Dominguez

List your regular costs: subscriptions, car, phone, eating out, memberships. Divide each by your real hourly rate. Then ask three questions: Was it worth those hours? Does it fit what I care about? Would I still buy it if I didn't have to work for money?

COST	PER MONTH	HOURS OF LIFE	FEEDS / DRAINS	FITS MY VALUES?	KEEP / CUT / CHANGE
Streaming x3	*$42*	*3.8 h*	*Drains*	*Only one*	*Keep 1, cut 2*

Total I'm cutting or changing: _____ per month = the take-home pay of _____ working hours. (It doesn't shorten your week by itself.)

My one action: _____ by _____ Result next month: _____

LET AI DO THE MATHS: COPY THIS BOX

```
Here are my regular costs, name and monthly amount only: [paste list]
My real hourly rate is [amount].
1. Group the costs and total them per month.
2. Convert each to hours of take-home work at my real hourly rate.
3. Flag likely duplicates, forgotten subscriptions and price rises.
4. Ask me which ones fit my values, then suggest keep / cut / change.
Draft cancellation messages only if I ask.

RULES: Use only the numbers I give you. Never invent figures. Where a tool asks for an estimate,
label it 'estimate' and [CONFIRM]. Show your working. Mark anything missing as [CONFIRM]. Don't
ask for account numbers or passwords. This is planning, not financial advice.
```

END OF PROMPT

VINCE SAYS *"Ask of every big cost: is this going to feed me, or am I going to feed it?"*

THE MONEY DESK · BONUS

AI sorting, without giving it your bank

Your spending, sorted into your conscious spending plan and priced in hours of take-home work. A spreadsheet keeps the numbers. Your AI suggests the categories. You check the figures.

1. Download Your bank's transaction export (CSV or Excel) → **2. Clean** Keep date, short description, amount. Remove numbers and names → **3. AI sorts** Paste into your Money Desk AI. It returns ready-made rows → **4. Paste** Into the spreadsheet. The rest calculates itself → **5. Check** Reconcile, fix flagged rows, then the Dashboard

What's in the spreadsheet

TAB	WHAT IT DOES
Dashboard	Your month at a glance: money out, money in (actual or assumed), left over, your plan with status, anything unallocated, items to check, top 5 categories and two charts.
Settings	Take-home pay, your real hourly rate (tool 02) and your spending-plan ranges (tool 06).
Categories	Your categories, each linked to a bucket: fixed costs, investments, savings goals or guilt-free.
Transactions + Income	Paste the AI's rows below the last filled row (from A5). Bucket, month and hours fill in; bad dates, text amounts and duplicates are flagged.
Subscriptions	Every regular payment in money and hours (from row 7). Checks each against this month's transactions: price changes, double charges, missing and due renewals.
Monthly	Twelve months, each bucket against your plan, with plain-English warnings.

Excel
Just open **Vince_Marlow_Money_Desk.xlsx**. Windows, Mac or the web.

Google Sheets
Upload the file to Google Drive, open it, then **File → Save as Google Sheets**.

The yellow cells are a fictional example month. Clear them before you start. Room for 1,200 transactions, 300 income rows and 100 subscriptions: start a fresh copy each year. One currency only.