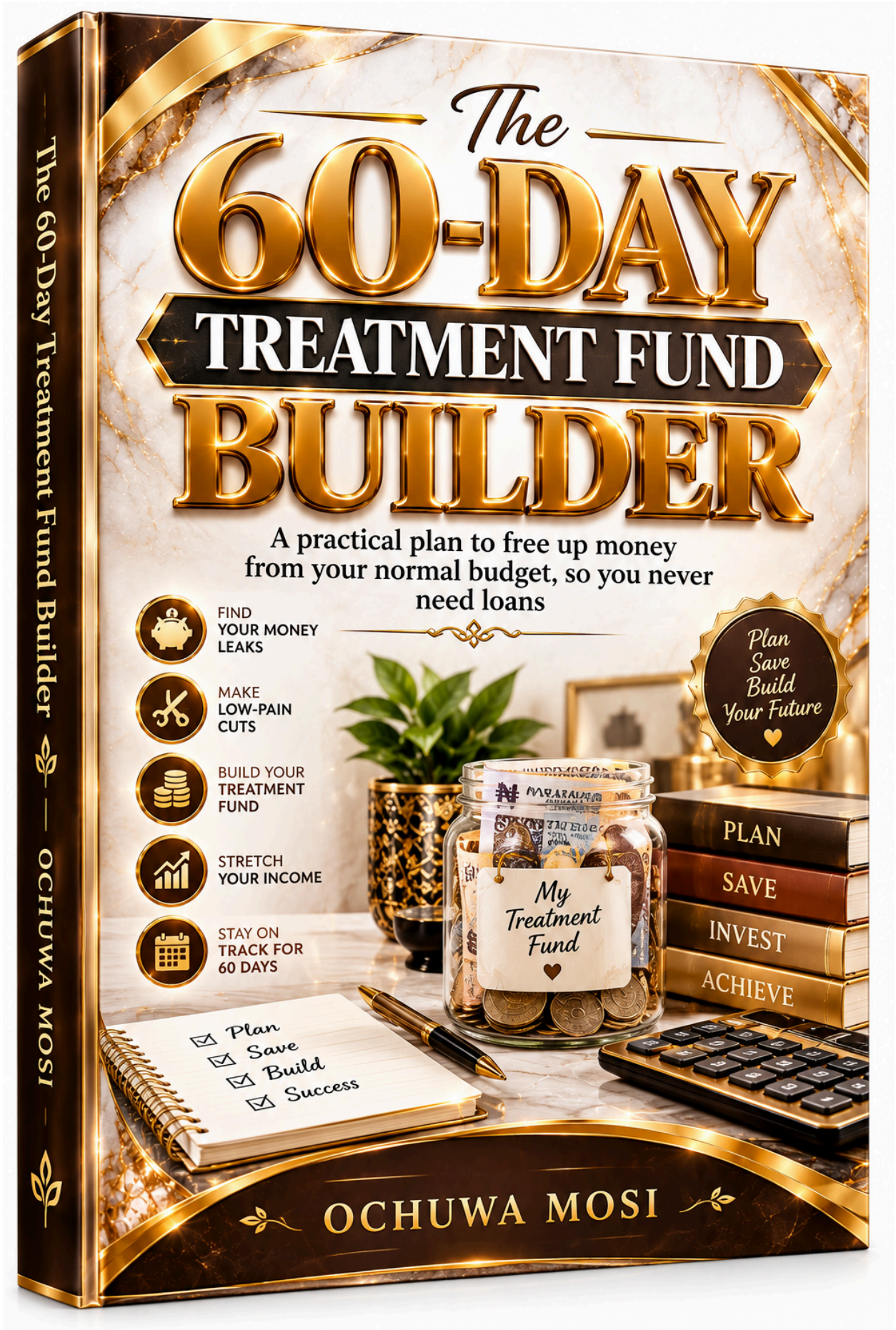

The 60-Day Treatment Fund Builder — OCHUWA MOSI —
The
60-DAY
TREATMENT FUND
BUILDER
A practical plan to free up money from your normal budget, so you never need loans
FIND YOUR MONEY LEAKS
MAKE LOW-PAIN CUTS
BUILD YOUR TREATMENT FUND
STRETCH YOUR INCOME
STAY ON TRACK FOR 60 DAYS
Plan Save Build Your Future
PLAN
SAVE
INVEST
ACHIEVE
My Treatment Fund
Plan
Save
Build
Success
OCHUWA MOSI

Before You Start

Hello again, my dear.
In the main guide, you set your ceiling. In the first bonus, you learned how to make each naira go further. Now we deal with the question that follows: "Where will the money come from, if I cannot borrow?"
Let me say plainly what this bonus is. It is a 60-day plan to find money you already have and to set aside a fixed amount in a safe place. It is not a get-rich scheme, and it does not promise any particular amount. Your results will depend on your income, your bills and your household.
Three rules before we begin:

1. Never cut what protects your family. Rent, food, school fees, medical needs and your emergency fund stay untouched.
2. Never use danger money. No loan apps, no high-interest loans, no selling land or key assets.
3. Do not cut your health spending to fund treatment. If you are on prescribed medicine, keep taking it. Saving money is never a reason to skip care.

I am a medic, but this bonus is about household money, not about your body. For anything medical, please ask your own doctor.
The naira figures in this bonus are examples only, to show you how the method works. Your own numbers will be different.

Part 1: The Leak Finder (Days 1-7)

Most households lose money quietly. Not through big mistakes, but through small payments that nobody tracks. Think of a bucket with tiny holes. You keep filling it, and wonder why it is never full.

For the next seven days, you will write down every single thing you spend. Every one. Even the ₦200 for sweets and the ₦500 airtime.

How to do it

1. Open a page in your notebook or phone notes. Write today's date at the top.
2. Every time money leaves, write the amount and what it was for. Do it straight away, or at the end of each evening at the latest.
3. Include transfers, POS payments, cash, airtime, data, bolt and keke rides, food outside, and "small, small" gifts.
4. Do not change your behaviour this week. Just observe. You cannot find a leak by hiding it.

At the end of Day 7, sort what you wrote into these groups:

Category	Total this week (₦)	Needed, or leak?
Food at home		
Food outside (snacks, lunch, drinks)		
Transport		
Airtime and data		
Subscriptions (TV, music, apps)		
Clothes, hair, beauty		
Gifts, owambe, aso-ebi, contributions		
Impulse buys		
Other		
TOTAL		

Circle the three rows that surprised you most.

A reminder: this is not about guilt. Many women find that the leaks are not "frivolous" at all. They are habits, or social pressure, or things nobody ever questioned.

Hauwa, a composite woman, found that her data and airtime came to far more than she imagined. She was paying for two data plans and a streaming subscription she had forgotten. Cancelling those alone gave her a small monthly amount, with no pain at all.

Your action: start your seven-day log tonight.

Part 2: 30 Low-Pain Cuts

Now that you have seen your leaks, here is a menu of ways to plug them. You do not need to do all 30. Pick the ones that cost you the least comfort and give you the most money back.

The example figures below are illustrative only. Replace them with your own.

Phone and subscriptions

1. Cancel subscriptions you forgot about (TV, music, apps, extra phone lines).
2. Switch to a cheaper data plan that matches your real use.
3. Download shows and music on Wi-Fi instead of using mobile data.
4. Remove airtime "auto-renew" if you do not need it.
5. Share one subscription with a family member where the rules allow it.

Example saving: ₦3,000 to ₦8,000 a month.

Food and home

6. Plan meals for the week before you go to the market.
7. Buy staples such as rice, beans, garri and oil in bulk when you can afford it and they keep well.
8. Buy fresh produce at the market instead of the supermarket where it is cheaper.
9. Cook in larger batches and use leftovers on purpose.
10. Reduce food bought outside. Take lunch from home two or three days a week.
11. Avoid shopping when hungry. You will buy more.
12. Check your gas, light and water use. Switch off what you are not using.

Example saving: ₦10,000 to ₦30,000 a month.

Transport

13. Combine errands into one trip.
14. Compare ride-hailing prices at different times and with different apps.
15. Use cheaper routes or shared transport where it is safe and sensible.
16. Fuel up at stations you trust, and keep your vehicle serviced so it does not waste fuel.

Example saving: ₦5,000 to ₦20,000 a month.

Social spending

17. Decide your owambe budget in advance. Attend the ones that truly matter to you.
18. Reuse aso-ebi and outfits where possible. Borrow, swap or restyle.
19. Give a gift you can afford, and do not borrow to look generous.
20. Put a ceiling on contributions, and use your kind-no scripts when needed.

Example saving: ₦10,000 to ₦50,000 a month.

Beauty and personal

21. Stretch the time between salon visits where you can.

22. Learn a few simple home routines for hair and nails.
23. Buy only what you will use, and finish the product before buying a new one.

Example saving: ₦3,000 to ₦15,000 a month.

Banking and bills

24. Check your bank charges. Some accounts have fees you can avoid by changing account type.
25. Pay bills on time to avoid late fees.
26. Review any small loans or instalment plans, and clear the highest-interest one first.
27. Use savings accounts with transparent terms. Avoid anything that promises unusually high returns.

Example saving: ₦2,000 to ₦10,000 a month.

Household

28. Sell things you no longer use, such as clothes, gadgets, furniture or kitchen items, on reputable platforms. Meet in safe public places and avoid sharing sensitive details.
29. Agree on a "no impulse" rule: wait 24 hours before any non-essential purchase above an amount you choose.
30. Review your spending monthly with your husband or accountability partner.

Example saving: varies widely.

Now choose your cuts

Cut number	What I will do	Estimated monthly saving (₦)
Total monthly saving		

One warning: do not cut so hard that you burn out. A plan you can keep for two months beats a perfect plan that collapses in week two.

Your action: choose at least five cuts and write them in the table.

Part 3: The Sinking Fund Method

A sinking fund is a simple idea. You set aside a fixed amount, regularly, for one specific purpose, so the money is ready before you need it.
Most women only look for treatment money when the quote arrives. That is the worst time, because pressure is highest and options are fewest. A sinking fund reverses that.

How to set it up

1. Open a separate account. Use a savings account that is not linked to your daily spending. Choose a regulated bank or a trusted, regulated platform with clear terms. Name it "Treatment Fund" if the app allows.
2. Choose your weekly amount. Take your total monthly saving from Part 2, and divide it by four. Add anything else you can comfortably afford.
3. Automate it. Set a standing order or an automatic transfer for the day after payday, so the money moves before you can spend it.
4. Do not touch it for anything except planned treatment costs within your ceiling.
5. Keep the account away from impulse. Do not link a card to it if you can avoid that.

An example (illustrative only)

Item	**Example (₦)**
Monthly savings from cuts	40,000
Weekly sinking-fund amount	10,000
Amount after 60 days (about 8 to 9 weeks)	80,000 to 90,000
Amount after 12 months	about 520,000

Your numbers will differ. What matters is the habit, not the size.

Rules for your fund

- Pay yourself first. Transfer before you spend, not after.
- Never fund it with borrowed money. That defeats the purpose.
- Be careful where you keep it. If anyone promises high, guaranteed returns, treat that like the "miracle offers" in the main guide: a red flag. Keep this money safe and accessible, not in a risky scheme.
- Review it monthly. Add the balance to your ceiling dashboard.

If you live abroad, the same principle applies. Use a savings account with clear terms, and ask your bank or an adviser about suitable options in your country.

Your action: open your separate account this week and set up the first automatic transfer.

Part 4: Income Stretch Ideas

Cutting costs is one side. Gently adding income is the other. Please be realistic and careful here. The aim is small, safe additions, not a risky second job that exhausts you, or a "business opportunity" that asks you to pay first.

Questions to ask yourself

- What skill do I already have that people would pay for?
- What do I own that I could rent, sell or use better?
- How many hours can I realistically give without hurting my health, marriage or main job?

Realistic ideas (choose what suits you)

- Sell your skills: tutoring, braiding, sewing, baking, make-up, event planning, typing, translation, proofreading, social media help, bookkeeping or virtual assistant work.
- Sell what you do not use: clothes, shoes, bags, gadgets or home items.
- Rent what you have: a spare room, parking space, equipment or tools, if your situation and the rules allow.
- Small resale trading: buying and selling items you understand, starting with a tiny amount you can afford to lose.
- Ask about your main job: overtime, a small raise, allowances or a role with more pay. Prepare your points before the conversation.
- Freelance online: if you have a skill like writing, design or data entry, use reputable platforms.

Protect yourself from "income" traps

Be very careful with anything that:

- asks you to pay first to "unlock" earnings,
- promises guaranteed or very fast returns,
- depends on recruiting other people,
- asks for your bank PIN, OTP or passwords,
- tells you to keep it secret from your husband or family.

These are the same pressure tactics you learned to spot in the main guide, and they are especially common among people who badly need money. If it sounds too good to be true, it is.

Test small first
Before you invest time or money, try the idea on a small scale for two weeks. Track the hours and the actual earnings. Keep it only if it is worth your time.

Idea	Hours per week	Money in (₦)	Money out (₦)	Worth it?

Your action: pick one idea and test it for two weeks. Do not start more than one at a time.

Part 5: Your 60-Day Tracker

Here is where it all comes together. This tracker shows you how much money you have freed up, and how it compares with your Comfortable Ceiling from the main guide.

How this tracker works
Your 60 days are divided into 9 weeks of 7 days each (9 x 7 = 63 days, which covers your 60 days with a few days to spare). Each row is one full week. At the end of each 7-day block, on the same day each week, you add up what happened in that week and write the weekly totals in one row. You do not fill it in daily, and you do not wait until the end. One row, once a week, covering the 7 days that just passed.

Weekly tracker

Week	Days Covered	Savings from cuts this week (₦)	Extra income this week (₦)	Moved to Treatment Fund this week (₦)	Fund balance at end of week (₦)
1	Days 1-7				
2	Days 8-14				
3	Days 15-21				
4	Days 22-28				
5	Days 29-35				
6	Days 36-42				
7	Days 43-49				
8	Days 50-56				
9	Days 57-63				
Total	63 days				

How to fill each column

- Savings from cuts this week: the total you did not spend because of the cuts you chose in Part 2, for those 7 days.
- Extra income this week: any money earned from your income idea in those 7 days.
- Moved to Treatment Fund this week: the amount you actually transferred to your separate account that week.
- Fund balance at end of week: the balance shown in your account at the end of the 7th day. This should only go up, apart from planned treatment costs within your ceiling.

A simple weekly routine

Pick one day and time, such as Sunday evening, and stick to it. It should take about 10 minutes:

- Add up your savings from the past 7 days.
- Add up any extra income.
- Check that your automatic transfer went through.
- Write the new row.
- Look at the fund balance and smile at the progress.

Ceiling check (monthly)

Item	Amount (₦)
My Comfortable Ceiling	
My Hard Ceiling	
Already available in my Treatment Fund	
Still needed to reach my Comfortable Ceiling	
Estimated weeks to get there at my current pace	

Reading your tracker

- If you are on track: keep going, and do not raise your spending just because the fund is growing.
- If you are behind: look at your Leak Finder again. Which cuts did you not keep? Adjust the plan, not your self-worth.
- If your fund grows slower than your quotes: this is not a reason to borrow. It is a reason to revisit your ceiling, your provider choices and your timeline with your husband or accountability partner, and to use the pause-point tree from the main guide.

Celebrate small wins. The first ₦10,000 in a separate account is more important than it looks. It means you have started to build a cushion instead of living on the edge.

Your action: print or copy this tracker, and write your first row at the end of Day 7.

Part 6: The Diaspora Version

If you live in the UK, the US, Canada or elsewhere, the same method works. The categories and numbers differ.

Common leaks abroad

- Unused subscriptions and memberships
- Food delivery and coffee runs
- Phone contracts and insurance you could renegotiate
- Bank fees and overdraft charges
- Remittances sent in a rush, with high transfer fees or poor exchange rates

Low-pain cuts to consider

- Compare phone, broadband, energy and car-insurance deals once a year.
- Plan meals and shop with a list. Use discount stores where they suit you.
- Cancel memberships you do not use.
- Check transfer fees and exchange rates before sending money home. Even a small difference adds up over a year.
- Review your bank account for fees, and ask about a better account type.
- If you send regular support to family, agree on a clear monthly amount. That makes it easier to protect your ceiling.

Income ideas

- Overtime or extra shifts, if your health and your contract allow it.
- Selling unused items on reputable platforms.
- Skills-based side work, such as tutoring or freelancing, subject to your visa, contract and tax rules.

Please check the rules. If you are on a visa, check what work is allowed. If you earn extra income, ask about tax. Rules vary by country, so confirm with an official source or a qualified adviser.

Example in other currencies

Item	Example (£ or $)
Monthly savings from cuts	80
Weekly sinking-fund amount	20
After 60 days (about 9 weeks)	about 180
After 12 months	about 1,040

Again, these are only examples. Your own numbers will decide.

Your action: list your top three leaks abroad, and choose one to fix this week.

Part 7: Keeping It Going After Day 60

Sixty days is a start. Here is how to make it last.

1. Keep the weekly transfer. Even a smaller amount keeps the habit alive.
2. Review monthly. Spend 20 minutes with your husband or accountability partner. Check the fund, the ceiling and any new pressure.
3. Re-run the Leak Finder every three months. Leaks return when we stop looking.
4. Update your plan when life changes. A new job, a lost job, a new baby, a move or an illness all call for a fresh look.
5. Protect the fund from guilt. If someone asks for money "urgently", use your kind-no scripts. A fund is not a general emergency purse for everyone.
6. Look after yourself. A long journey is tiring. Rest, sleep, laugh and stay connected. If the weight feels too heavy, talk to a counsellor, your doctor or someone you trust. That is part of your budget, too.

Your 60-Day Checklist

- [ ] Completed the 7-day Leak Finder log
- [ ] Chose at least five low-pain cuts
- [ ] Opened a separate Treatment Fund account
- [ ] Set up an automatic weekly transfer
- [ ] Tested one income idea for two weeks
- [ ] Filled in my 60-day tracker each week
- [ ] Reviewed my ceiling and fund balance with my husband or accountability partner
- [ ] Planned my next 60 days

One Last Thing

You do not have to be rich to be prepared. You only have to be consistent.
Small amounts, set aside quietly, week after week, build something that no pressure tactic can take from you: choice. The choice to say yes when a plan is sound, and the choice to say no when it is not.
You are not behind. You are building. And every naira you set aside on purpose is a naira that belongs to your plan, not to someone else's pressure.
Go gently, my dear.
Ochuwa Mosi

Disclaimer

This guide is for general information and household money planning only. The figures shown are examples, not promises or predictions, and your results will vary. It is not medical, legal, tax, investment or financial advice. Please consult your own doctor about your health, and a qualified professional about tax, investments, immigration or finance in your country.