

THE INFLATION- PROOF PAYCHECK

A 30-Day Plan to Make Every Dollar Go Further
When Prices Keep Rising



Author of Inflation or Interest Rates?

SHAD EDDIE MONGRUE

The Inflation-Proof Paycheck

The Inflation-Proof Paycheck

*A 30-Day Plan to Make Every Dollar Go Further When Prices
Keep Rising*

Shad Eddie Mongrue

*Author of *Inflation or Interest Rates?**

The Inflation-Proof Paycheck

A 30-Day Plan to Make Every Dollar Go Further When Prices Keep Rising

Copyright © 2026 Shad Eddie Mongrue. All rights reserved.

No part of this book may be reproduced, stored or transmitted in any form or by any means without written permission from the author, except for brief quotations in reviews. Readers may copy the worksheets for their own personal use.

Disclaimer. This book is for educational purposes only. It is not personalized financial, tax, legal or investment advice. Everyone's situation is different. Interest rates, prices and programs change often; verify current figures and consult a qualified professional before making major financial decisions. The author and publisher are not responsible for actions taken based on this book.

The Johnson family is a composite illustration. Any resemblance to actual persons is coincidental.

Economic figures reflect data available in October 2026. See the Sources section for details.

First edition, 2026

Independently published

Contents

Introduction: Why Your Paycheck Feels Smaller, Even After a Raise	7
PART 1: KNOW YOUR NUMBERS.....	11
Chapter 1: Your Personal Inflation Rate	13
Chapter 2: Where the Money Actually Goes.....	21
Chapter 3: The Bills That Rise Quietly	27
PART 2: CUT WITHOUT SUFFERING	33
Chapter 4: Groceries in an Inflationary Economy	35
Chapter 5: Negotiating Every Bill.....	41
Chapter 6: Housing and Transportation, the Two Biggest Levers	47
PART 3: MAKE INTEREST RATES WORK FOR YOU	53
Chapter 7: Debt When Rates Are High.....	55
Chapter 8: Getting Paid for Saving	61
Chapter 9: Credit Scores, and Why They Matter More When Rates Rise	65
PART 4: GROW THE PAYCHECK	69
Chapter 10: Asking for a Raise That Keeps Up with Inflation.....	71
Chapter 11: Side Income That Fits a Busy Life.....	75
Chapter 12: Your 30-Day and 12-Month Plan	79
Appendix: Financial Needs Analysis.....	85
Glossary	90
Resources	92
Sources	93
About the Author.....	95
Also by Shad Eddie Mongrue.....	96

Introduction: Why Your Paycheck Feels Smaller, Even After a Raise

You are not imagining it.

You got a raise. Maybe not a big one, but a real one. You're working as hard as ever, maybe harder. And yet at the end of the month there's less left over than there used to be, sometimes nothing at all. The grocery cart costs more. The insurance renewal arrives with a number that makes you read it twice. Filling the tank stings again.

Then the news says inflation is “only” a few percent, and you wonder whether something is wrong with you.

Nothing is wrong with you. The way inflation is measured and the way inflation is lived are two different things. This book is about closing the gap between them.

What the numbers say

Here is where things stood when this book went to press.

Over the twelve months ending in September 2026, consumer prices rose **3.7%**, according to the U.S. Bureau of Labor Statistics. That's the headline number you hear on the news. Underneath it the picture is very uneven:

- **Gasoline** was up **34.2%** from a year earlier.
- **Energy** overall was up **20.4%**.
- **Electricity** rose **4.4%**, and **restaurant meals** rose **3.5%**.
- **Shelter**, the cost of housing, rose **3.2%**.
- **Groceries** rose **1.8%**.

Meanwhile average hourly pay rose about **3.0%** over the same year. After adjusting for inflation, the government's own measure of “real” hourly earnings was **down 0.7%**. In plain terms, the typical raise didn't quite keep up.

Then there's the longer view, which explains why so many people feel worn down. By one calculation from BLS data, something that cost **\$100 in February 2020 cost about \$130 by September 2026**. Over the same stretch, the comparable figures were about **\$132 for groceries, \$133 for rent and \$146 for electricity**.

Inflation slowing down does not mean prices go back down. It means they rise more slowly from a higher starting point. Prices from 2020 are not coming back. The only question is how you respond.

Your inflation is not the government's inflation

The official inflation rate is an average across a huge "basket" of goods and services: rent, food, cars, medical care, airfare, clothing and hundreds of other items, weighted the way an average household spends.

But you are not an average household.

If you drive 40 miles to work, a 27% jump in gas prices hits you much harder than it hits someone who works from home. If you rent and your lease just renewed, your housing costs may have jumped far more than 3%. If you own your home with a fixed-rate mortgage, your biggest bill may not have moved at all. If you're raising teenagers, your grocery bill behaves very differently from a retired couple's.

So the first step in this book, and the subject of Chapter 1, is to find **your personal inflation rate**. Once you know your own number, you stop guessing and start making decisions.

What history teaches about inflation

In my first book, *Inflation or Interest Rates?*, I studied four moments when inflation had to be brought under control: the United States in the Volcker era, Israel in 1985, Brazil in 1994 and the U.S. rate increases of 2022–2023. Each country used different tools, but one lesson repeated in every case. **Getting inflation under control takes time, and it is never painless for ordinary households.**

Central banks raise interest rates to cool prices. That helps over time, but it also makes borrowing more expensive in the meantime: credit cards, car

loans and mortgages. Families get squeezed from both sides, with higher prices on one end and higher interest costs on the other.

You can't control the Federal Reserve. You can't control gas prices or your landlord. You can control how clearly you see your money, which bills you challenge, what you do with debt and savings when rates are high, and how you push your income upward. That's what this book is about.

How the 30 days work

The book is built as a 30-day plan in four parts:

Part	Days	What you'll do
1. Know your numbers	1–7	Find your personal inflation rate, see where your money really goes and find the bills that quietly rise
2. Cut without suffering	8–15	Beat grocery inflation, negotiate your bills and pull the two biggest levers: housing and transportation
3. Make interest rates work for you	16–23	Attack expensive debt, earn more on your savings and protect your credit
4. Grow the paycheck	24–30	Ask for a raise backed by evidence, add income that fits your life and lock in your plan for the next 12 months

Every chapter ends with three things:

1. **The key idea**, in one or two sentences.
2. **A 3-step action** you can finish in under an hour.
3. **A worksheet** to fill in, either in this book or in the companion planner.

You don't need a finance degree, a spreadsheet or an app, although you're welcome to use them. All you need is a pen, your bank and card statements and about 30 minutes a day.

A promise and a disclaimer

My promise: everything in this book is practical. If a step doesn't help you keep more of your paycheck, it isn't here.

My disclaimer: this book is for education, not personalized financial, tax, legal or investment advice. Everyone's situation is different. For big decisions such as refinancing, investing or changing insurance coverage, talk with a qualified professional you trust.

Let's find your number.

PART 1

Know Your Numbers

Days 1–7

Chapter 1: Your Personal Inflation Rate

Day 1–2 goal: Find out how much your own cost of living rose over the past year, and which bills drove the increase.

The Johnsons’ “good year”

Meet the Johnsons. They’re a composite example drawn from real household budgets, not a single real family, but you may recognize them.

Marcus works in logistics. Tanya works part-time at a dental office. They have two kids, rent a three-bedroom home and drive two cars. Last year Marcus got a 3% raise, close to the official inflation rate. On paper, they should be roughly keeping pace.

They aren’t. Their savings account has been slowly shrinking, and the credit card balance they swore they’d pay off keeps creeping up. Tanya put it this way: “We’re not spending on anything fun. Where is the money going?”

So they did the exercise in this chapter. They pulled their statements from August of last year and August of this year and compared them, category by category.

Here’s what they found.

Category	Last year (per month)	This year (per month)	Change	% change
Housing (rent)	\$1,800	\$1,854	+\$54	+3.0%
Groceries	\$700	\$742	+\$42	+6.0%
Gasoline	\$220	\$280	+\$60	+27.3%
Utilities	\$210	\$222	+\$12	+5.7%
Insurance (auto + renters)	\$260	\$290	+\$30	+11.5%
Phone, internet, subscriptions	\$190	\$214	+\$24	+12.6%
Eating out	\$240	\$250	+\$10	+4.2%

Category	Last year (per month)	This year (per month)	Change	% change
Childcare and other	\$380	\$388	+\$8	+2.1%
Total	\$4,000	\$4,240	+\$240	+6.0%

The official inflation rate was 3.7%. **The Johnsons’ personal inflation rate was 6.0%**, far higher.

Now compare that with the raise. Marcus’s 3% raise added about \$165 a month to the family’s take-home pay. Their living costs rose \$240 a month. The gap is \$75 a month, or **\$900 a year going backward**, even in a year when they “got a raise.”

That’s why it felt like a bad year. It was one, and now they could see it.

Why your number matters

Knowing your personal inflation rate does three things for you.

- 1. It replaces anxiety with facts.** “Everything costs more” is a feeling. “Our costs rose \$240 a month, and \$60 of that is gas” is a problem you can work on.
- 2. It shows you where to aim.** The Johnsons’ biggest increases weren’t in groceries, where most people start cutting. They were in gas, insurance and their phone and subscription bills. Those three categories added \$114 a month, nearly half of the total increase. Chapters 3, 5 and 6 go straight at those.
- 3. It gives you a target for your income.** If your costs are rising 6% a year, a 3% raise is a pay cut in disguise. In Chapter 10 you’ll use your personal inflation rate as evidence when you ask for a raise.

Price versus usage: the one trap to avoid

Before you calculate, know the difference between two reasons a bill goes up:

- **Price inflation:** you bought the same things, and they cost more.
- **Usage change:** you bought more, or different, things.

If your grocery bill rose because a teenager hit a growth spurt or you started buying organic, that’s a usage change, not inflation. If your electric bill rose

because of a heat wave and you ran the air conditioning more, that's partly usage.

For each category, ask yourself one question: **“Did we buy roughly the same things both years?”** If yes, the change is mostly price. If no, write a short note. Don't overthink it. You're looking for a clear picture, not a perfect one.

Which bills are really moving?

When the Johnsons looked closer, they noticed something that will likely be true for you too: **the bills that rise fastest are often the ones you never look at.**

Groceries and gas are visible. You see those prices every week. But insurance renews automatically once a year. Streaming services raise prices with a short email you never open. The internet promotional rate quietly expires. Phone plans add “fees.”

These automatic, quiet increases are some of the most fixable costs in your budget, because one phone call or one cancellation can reverse them. Chapter 3 includes a full “rising-bills audit,” and Chapter 5 gives you scripts for the call.

How to calculate your personal inflation rate

What you need:

- Bank and credit card statements for **one month last year** and **the same month this year**. Using the same month avoids seasonal differences such as holiday shopping or summer electricity. If you can, use three matching months, for example June through August of both years, and average them.
- A pen and the worksheet at the end of this chapter, or a simple spreadsheet.
- About 45 minutes.

Step 1 — Sort your spending into categories.

Go through each statement and add up what you spent in each category. Use the categories in the worksheet, or add your own (pets, medical, tuition, debt

payments). Leave out one-time purchases that wouldn't repeat, like a new couch.

Step 2 — Find the change in each category.

For each line, subtract last year's amount from this year's. Then divide the change by last year's amount to get the percent change.

$$\text{Category \% change} = (\text{This year} - \text{Last year}) \div \text{Last year} \times 100$$

Example: Gas went from \$220 to \$280. $\$60 \div \$220 = 0.273$, so 27.3%.

Step 3 — Find your personal inflation rate.

Add up both columns. Then use the same formula on the totals.

$$\text{Personal inflation rate} = (\text{Total this year} - \text{Total last year}) \div \text{Total last year} \times 100$$

Example: The Johnsons went from \$4,000 to \$4,240. $\$240 \div \$4,000 = 0.06$, so 6.0%.

Step 4 — Find your “big three.”

Circle the three categories with the **largest dollar increase**, not the largest percentage. A 50% jump on a \$10 subscription matters less than a 5% jump on rent. Your big three are where you'll focus first.

For the Johnsons: gas (+\$60), housing (+\$54) and groceries (+\$42). Insurance (+\$30) was close behind.

Step 5 — Run the raise test.

Compare the change in your monthly take-home pay with the change in your monthly costs.

$$\text{Monthly gap} = \text{Increase in take-home pay} - \text{Increase in monthly costs}$$

If the result is positive, you're getting ahead. If it's negative, multiply by 12 to see how far behind you're falling each year.

For the Johnsons: $\$165 - \$240 = -\$75$ a month, or $-\$900$ a year.

What to do with your number

If your rate is below the official rate (under about 3.7%): Good news. Your spending is more stable than average. Your goal for the rest of the plan is to turn that stability into savings and debt payoff.

If your rate is close to the official rate (about 3–5%): You’re feeling normal inflation. Focus on your big three and on making sure your income rises at least as fast as your costs.

If your rate is well above the official rate (over 5%): You’re carrying more than your share. That’s frustrating, but it also means there’s more room to improve. High personal rates usually come from two or three specific bills, often insurance, housing, transportation or quietly rising subscriptions. Those are exactly what the next chapters target.

The Johnsons’ first move

Seeing the numbers changed the Johnsons’ conversation. Instead of arguing about whether they were spending too much on “stuff,” they had a short list:

1. **Gas (+\$60/month):** Combine errands, check the commute options at Marcus’s job and compare fuel prices with a gas app. (Chapter 6)
2. **Insurance (+\$30/month):** Get three quotes before the next renewal and ask about bundling and higher deductibles. (Chapter 5)
3. **Phone, internet and subscriptions (+\$24/month):** Cancel two streaming services they rarely use and call the internet provider about the expired promotion. (Chapters 3 and 5)

Those three moves alone could recover most of the \$75 monthly gap before they touch groceries or give up a single family dinner out. That’s the point of knowing your number: **you fix the right problem first.**

Key idea

The official inflation rate is an average. **Your** inflation rate depends on what you buy, and it may be much higher or lower. Measure it, find the three bills driving it and compare it honestly with your raise.

Your 3-step action (under one hour)

- 1. Pull your statements for the same month last year and this year.
- 2. Fill in the worksheet below and calculate your personal inflation rate.
- 3. Circle your big three and run the raise test. Write your monthly gap at the top of the page. You'll come back to it on Day 30.

Worksheet 1: My Personal Inflation Rate

Month(s) compared: _____ (last year) vs. _____ (this year)

Category	Last year \$	This year \$	\$ change	% change	Same things bought? (Y/N)
Housing (rent/ mortgage, HOA)					
Groceries					
Gasoline / transportation					
Utilities (electric, gas, water)					
Insurance (auto, home/ renters, health)					
Phone, internet, subscriptions					
Eating out / takeout					
Childcare / school					
Debt payments (minimums)					
Medical / prescriptions					
Other: _____					
TOTAL					

My personal inflation rate: $(\text{Total change} \div \text{Last year total}) \times 100 =$
 _____ %

Official inflation rate for comparison: _____ % (check bls.gov/cpi for the latest figure)

My big three (largest dollar increases):

1. _____ + \$ _____

2. _____ + \$ _____

3. _____ + \$ _____

The raise test:

Increase in monthly take-home pay: +\$ _____

Increase in monthly costs: +\$ _____

Monthly gap: \$ _____ $\times 12 =$ \$ _____ **per year**

One thing I'll do this week about my #1 increase:

Coming up in Chapter 2: Where the Money Actually Goes. Your personal inflation rate shows what changed. Next you'll run a simple 30-day spending tracker that shows where every dollar lands, including the "leaks" most families never notice.

Chapter 2: Where the Money Actually Goes

Day 3–5 goal: Track every dollar for the rest of the month and find the “leaks,” the small, repeated costs that never feel like real spending.

The \$4,240 question

In Chapter 1 the Johnsons learned that their monthly costs had climbed to \$4,240. That number answered one question, “How much more are we spending?”, but raised a bigger one: **“Is all of that money going where we actually want it to go?”**

Tanya was sure the answer was yes. “We don’t waste money,” she said. “Everything we buy is something we need.”

Most families say the same thing, and most mean it. But a statement only shows where money went in big blocks: a grocery store, a gas station, an on-line retailer. It doesn’t show the \$6 coffee on the way to a double shift, the delivery fee that got added to a \$14 lunch, or the app that renewed at a higher price in March.

So for the rest of the month, the Johnsons tracked everything.

Three kinds of spending

Every dollar you spend falls into one of three groups. Knowing which group a dollar belongs to is more useful than knowing the exact amount.

1. Needs. The costs you must pay to keep your household running safely: housing, basic groceries, utilities, insurance, transportation to work, minimum debt payments, childcare and medicine. You can often lower the price of a need, but you can’t drop it.

2. Wants. Things you choose because they make life better: eating out, streaming, hobbies, new clothes you don't strictly need, trips, gifts. Wants are not bad. A budget with no wants is a budget no one keeps. The goal is to choose them on purpose.

3. Leaks. Money that leaves your account without giving you anything you'd choose again if asked. Leaks include:

- subscriptions you forgot or rarely use
- late fees, overdraft fees and ATM fees
- delivery fees and “service fees” on top of the food itself
- paying for convenience out of habit, not choice
- interest on credit card balances (more on this in Chapter 7)
- price increases on automatic bills that nobody questioned

Leaks are where the fastest wins are, because cutting them doesn't feel like sacrifice. You won't miss what you didn't notice.

How to track without losing your mind

You don't need to track for the rest of your life. You need **one honest month**, or what's left of this one, to see your patterns. Pick the method you'll actually use:

- **Pen and paper.** Use the tracker at the end of this chapter, or a pocket notebook. Write every purchase the same day.
- **Your banking app.** Most banking apps sort transactions into categories automatically. Check the categories each evening and fix the ones that are wrong.
- **A simple spreadsheet.** Five columns: date, what, amount, category, and need/want/leak.
- **The “envelope” photo.** Take a photo of every receipt. On Sunday, sort the photos into your categories.

Whatever you choose, follow three rules:

1. **Record it the same day.** By Friday you won't remember Tuesday.
2. **Include cash.** Cash is where most “missing” money hides.

3. **Don't judge yet.** For now you're collecting facts, not fixing anything. Changing your behavior because you're being watched gives you a false picture.

What the Johnsons found

After three weeks of tracking, the Johnsons sat down with their notes. Most of their spending was exactly what they expected. But a few patterns surprised them:

- **Food delivery** showed up eleven times. The food averaged \$28 an order, but fees, tips and the higher menu prices on the app added roughly \$12 more each time. Over a month that was about \$130 in costs beyond the food itself.
- **Coffee and convenience-store stops** on the way to work came to about \$85.
- **Subscriptions** totaled \$94 a month across nine services. They actively used four.
- **A \$35 overdraft fee** hit when a bill auto-paid the day before Marcus's paycheck landed.
- **Small online orders**, mostly household items bought one at a time with shipping costs, added about \$60.

None of these were disasters. Each one felt small when it happened. Together they added up to more than \$350 a month, and the Johnsons would have chosen differently on a good share of it.

Here's the important part: they didn't decide to "stop spending." They decided which of those dollars were leaks and which were wants worth keeping. Friday-night delivery as a family treat stayed. The Tuesday and Wednesday delivery orders that happened because nobody planned dinner became leaks to fix (Chapter 4 helps with that).

Your money map

At the end of your tracking period, add up each category and mark the share that went to needs, wants and leaks. You'll end up with a picture that looks something like this:

Group	Johnsons (monthly)	Share of spending
Needs	\$3,280	77%
Wants	\$610	14%
Leaks	\$350	8%
Total	\$4,240	100%

(Shares are rounded.)

There's no perfect split, and anyone who promises one doesn't know your rent. What matters is direction. Over the next 25 days your goal is to:

- **shrink leaks** as close to zero as you can,
- **lower the price of needs** without lowering your quality of life, and
- **choose wants on purpose**, so the money you spend on fun actually feels like fun.

Timing leaks: when bills hit matters

One of the Johnsons' leaks had nothing to do with what they bought. It was about **when** money moved. Their overdraft fee happened because a bill was scheduled for the 14th and Marcus was paid on the 15th.

Look at your tracker for timing problems:

- Do bills come out right before payday?
- Do several big bills cluster in the same week?
- Are you paying late fees because a due date doesn't match your pay cycle?

Most companies will move your due date if you ask. It's usually a two-minute call or a setting in your online account. Lining up due dates with paydays is one of the simplest ways to stop paying fees for nothing.

Key idea

Your statement shows where money went. A month of tracking shows **why**. Sort every dollar into needs, wants and leaks, then go after the leaks first. They're the cuts you'll never miss.

Your 3-step action (under one hour, plus 2 minutes a day)

1. **Choose your tracking method** today and record every purchase, including cash, through the end of the month.
2. **Mark each purchase** as a need (N), a want (W) or a leak (L).
3. **Check your due dates** against your paydays and move any bill that lands at the wrong time.

Worksheet 2: 30-Day Spending Tracker

Copy this page as many times as you need, or use the companion planner.

[illegible]

End-of-month totals

Group	Total \$	Share of spending
Needs		%
Wants		%

Group	Total \$	Share of spending
Leaks		%
Total		100%

My three biggest leaks:

- 1. _____ \$_____ / month
- 2. _____ \$_____ / month
- 3. _____ \$_____ / month

Bills that land at the wrong time (and the new due date I'll request):

Keep Reading

You've just read the Introduction and the first two chapters of The Inflation-Proof Paycheck.

The full book continues with ten more chapters: the bills that rise quietly, groceries, word-for-word negotiation scripts, housing and transportation, debt when rates are high, getting paid for saving, credit scores, asking for a raise, side income, and your 30-day and 12-month plan, plus all 14 fill-in worksheets, including a financial needs analysis.

Available as an ebook (\$10), paperback (\$15) and hardcover (\$20).

Look for The Inflation-Proof Paycheck by Shad Eddie Mongrue at Amazon, Apple Books, Barnes & Noble, Kobo, Google Play and other bookstores.