



MEMBER SUPPORT RESOURCE

FINANCIAL WELLNESS RESOURCES

VERSION 1.1 / AUGUST 2026

AVAILABLE RESOURCE

The original budgeting and Baby Steps resource framework, expanded for irregular esports income, prizes, expenses, credit, and fraud awareness.

PURPOSE AND ORIGINAL FRAMEWORK

This resource preserves the original QGX financial-wellness framework built around the Ramsey Solutions Baby Steps while adapting it to the realities of volunteer esports participation. It is intended to make budgeting, debt reduction, emergency savings, and long-term planning easier to discuss. ADHDEsports is not affiliated with or endorsed by Ramsey Solutions.

THE SEVEN BABY STEPS

- Baby Step 1 - Save \$1,000 for a starter emergency fund.
- Baby Step 2 - Pay off all non-mortgage debt using the debt-snowball method.
- Baby Step 3 - Save three to six months of expenses in a fully funded emergency fund.
- Baby Step 4 - Invest 15% of household income for retirement.
- Baby Step 5 - Save for children's college or future education, when applicable.
- Baby Step 6 - Pay off the home early, when applicable.
- Baby Step 7 - Build wealth and give.

RAMSEY TOOLS NAMED IN THE SOURCE TEMPLATE

- EveryDollar - a budgeting application for building and tracking a monthly plan.
- Financial Peace University - a structured financial-education program.
- The Ramsey Show - long-form educational discussions and caller questions.
- Ramsey books and workbooks - optional deeper study materials available from the publisher.

DEBT SNOWBALL - SOURCE METHOD

- List eligible debts from smallest balance to largest balance, regardless of interest rate.
- Make minimum payments on all listed debts while directing available extra money to the smallest balance.
- After the smallest debt is paid, roll that payment into the next-smallest debt and continue.
- Pause and seek qualified help if minimum payments, essential needs, taxes, legal obligations, or safety are at risk.

START WITH THE REALITY OF ESPORTS INCOME

Volunteer participation does not guarantee wages, prize money, sponsorships, reimbursements, or future paid work. Creator revenue, tournament winnings, freelance income, and affiliate earnings can be irregular. Build a personal plan that works even when expected income arrives late or not at all.

A SIMPLE MONTHLY SYSTEM

- List reliable income separately from uncertain prizes, donations, or sponsorships.
- Cover housing, food, utilities, transportation, health, and minimum debt obligations first.
- Plan gaming, travel, subscriptions, and equipment as optional or project expenses unless truly required.
- Set aside part of irregular income for taxes, replacement equipment, and an emergency buffer.
- Review recurring subscriptions and automatic renewals every month.

BEFORE SPENDING FOR THE ORG

Do not personally buy travel, equipment, software, event entry, advertising, or partner products with an expectation of repayment unless an authorized leader approves the amount and reimbursement terms in writing first. Keep receipts and use the agreed submission process.

PRIZES, CREATOR INCOME, AND TAXES

Tournament operators, platforms, sponsors, and payment processors may require tax or identity information and may issue tax forms. Keep records of gross payments, fees, eligible expenses, and prize-split instructions. ADHDEsports cannot provide individual tax advice; use IRS guidance or a qualified tax professional for your situation.

DEBT, CREDIT, AND FRAUD

- Check your credit report for errors through the federally authorized AnnualCreditReport.com site.
- Compare interest rates, fees, minimum payments, and total repayment cost before borrowing.
- Never share passwords, verification codes, banking credentials, or tax forms through Discord DMs.
- Verify payment requests using a second trusted channel, especially when urgency or gift cards are involved.
- Use Investor.gov to check investment professionals and learn common fraud warning signs.

TRUSTED STARTING POINTS

- Ramsey Solutions - [ramseysolutions.com](https://www.ramseysolutions.com); EveryDollar - [everydollar.com](https://www.everydollar.com); Financial Peace University - [financialpeace.com](https://www.financialpeace.com).
- Consumer Financial Protection Bureau - [consumerfinance.gov/consumer-tools](https://www.consumerfinance.gov/consumer-tools) and the Your Money, Your Goals toolkit.
- AnnualCreditReport.com - the federally authorized source for free credit reports.
- IRS Gig Economy Tax Center - [irs.gov/businesses/gig-economy-tax-center](https://www.irs.gov/businesses/gig-economy-tax-center).
- Investor.gov - saving, investing, and fraud education from the U.S. Securities and Exchange Commission.

FINANCIAL HEALTH AND MENTAL HEALTH

Money stress can affect sleep, focus, relationships, and mental wellbeing. Asking for help is responsible, not embarrassing. A trusted person, nonprofit credit counselor, tax professional, attorney, financial professional, or mental-health professional may be appropriate depending on the issue. ADHDEsports leadership can help members locate public resources but cannot make personal financial decisions for them.

WANT HELP GETTING STARTED?

Begin with one small step: write down current balances and due dates, create a basic monthly budget, or choose one official educational resource to review. If you want organizational help identifying the right public resource, contact your direct lead or Management without sending sensitive account numbers, passwords, tax records, or banking credentials.

EDUCATIONAL ONLY

ADHDEsports does not provide financial, tax, debt, credit, or investment advice. Ramsey materials reflect one private educational approach and may not fit every situation. Verify current terms directly with each source and consult a qualified professional when needed.

SOURCE & REVIEW NOTE

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