Namup

The Five Movements of Growth

the Namup Method

namup.net

First edition, 2026. namup.net

I. How the method was born

The founder's account.

Before counting

Every parent from a modest background carries the same dream: to see their children grow, do well at school, excel even, land a job, then build a family and live with dignity. I made that dream my mission. From a young age, seriousness and commitment were my motto, carried by a family that spared no effort, down to the most heroic sacrifices, like every household where family comes before everything, where people come before things, where money is only a means, a crucial one, and yet cruelly scarce.

After fifteen years of studying, the moment finally came when a salary landed at the end of each month. Good enough to live with dignity, not enough to reach my dreams and those of my family: independence, supporting my parents, a car, a home, a wedding, travel. I quickly understood that the few thousand dirhams I earned evaporated before I had taken a single step toward a single goal. A friend, watching me struggle on public transport between my hometown and the city where I worked, advised me, with the best of intentions, to take a consumer loan and buy a car. I did. But by the time I found the right model, a third of the money had already been consumed by daily life, and I was still chasing intercity buses in forty degree heat.

Where I come from, people say a basket with a hole in it never fills. I had a good income and a basket with a hole in it.

Soon after, I understood I had to do for myself what I did so well for my clients: build a spreadsheet that traces the flows, down to the last dirham. In its first version, I candidly logged my coffees, my pastries, my phone top-ups, the tips and the newspapers. It became a morning ritual about as enjoyable as reading outdated magazines in an ophthalmologist's waiting room.

One day, asking myself what use there was in tracking, to the cent, expenses that were nearly fixed, repetitive and small, a sudden awakening opened my eyes to the real question. What matters is not how much I paid for my coffees, nor how many I had. It is the total I can allow myself to spend freely, without guilt, without sliding into overdraft, and above all without compromising my commitment to my parents, supporting them at the end of every month in recognition of the sacrifices they endured, nor the dream on hold, a car that would spare me the humiliation of running after buses.[1]

Knowing what I had spent on coffee told me nothing about any of that. I had been asking the wrong question. The right one fitted into a single number. One.

Count less, and you finally see.

That is when I laid down a spreadsheet of four lines instead of eighty.

Income – Obligations – Savings = Available

What I earn. What is no longer mine. What I keep for my dreams. And what is left, mine, with no justification owed to anyone. Without knowing it, in laying down those four lines, I had made five gestures, always the same, always in that order. Recognise. Honour. Build. Live. Give. A moral order before it was ever an order of calculation. Here they are, one by one, as they came to me.

Recognise

Nothing is built on what you refuse to look at.

The first gesture is to name what comes in. For me it was simple, one salary, paid on the same day every month. Nothing to hunt down, nothing to guess. I wrote it once, and I knew it.

But recognising goes further than income. It is also recognising what you already own and leave asleep. An account that earns nothing, a sum forgotten, a thing bought and never used. I was taught, at home, that nothing entrusted to us should be wasted, not so much as a crumb of bread. I came to understand that money left sleeping is a quiet form of the same neglect. To recognise is gratitude made practical: you honour what you have by putting it to work.

I remember an account opened for some occasion I had long since forgotten, where a few thousand dirhams were dozing. They earned me nothing, they served no purpose, and all the while I was telling anyone who would listen that I could not get my project off the ground. The money was there. I was the one not looking at it.

To recognise, finally, is to admit what genuinely counts, once you stop apologising for existing. A person who earns a decent living has the right to eat, to get around, to dress, to go out, without putting every dirham on trial. That is not weakness. It is dignity. The method never asked me to give up what I love. It asked me to know it, so that I could protect it. The right word was never discipline. The right word was clarity.

Honour

What is promised is no longer mine, and admitting that is already keeping my word.

Next comes what is no longer mine. The rent, as certain as sunrise. The bills that land at the end of each month. The instalment on the laptop that connected me to the world. These are not choices to be made again every month. They are commitments I gave, which I can neither postpone nor ignore for as long as I want to be respected and trusted.

One line, for me, was never up for discussion: the support I sent my parents at the end of every month. It is not a comfort expense and it is not charity. It is the recognition of years of sacrifice, of everything they went without so that I could have this life. I treated it exactly as I treated the rent, taken first, never last, never out of whatever happened to be left. I was taught that a bond of blood is a promise nobody needed to say out loud for it to bind. An obligation is an obligation.

> *«(Respect for) blood ties is something natural among men, with the rarest exceptions. It leads to affection for one's relations and blood relatives, (the feeling that) no harm ought to befall them nor any destruction come upon them.»*
>
> **Ibn Khaldun, the Muqaddimah, 1377, in Franz Rosenthal's translation.**

And debt? For a long time I believed there was only one kind, and that it was shameful. My consumer loan, half evaporated before I had bought anything at all, taught me to tell them apart. There is reflex debt, the kind you take on a tired evening and repay while quietly resenting yourself. That one is never worth advising: a gap is closed by earning, by saving, or by going without, not by borrowing. And there is debt that is weighed, chosen with open eyes, for something that lasts. They are not the same animal, and carrying ordinary credit is nothing to be ashamed of. It simply belongs in its proper column, among the things that are owed.

You still need to know what a debt truly costs, and this is where almost everyone is caught out, myself first. The bank speaks to you in percentages. Four percent. The number is small, it reassures, it sounds like a formality. But a percentage is not a price. It is an annual rate applied to what you still owe, and nobody, ever, volunteers the total.

Do the arithmetic once and you will not forget it. Seven hundred thousand borrowed over twenty years at four percent: you will repay about one million and eighteen thousand. That is three hundred and eighteen thousand in interest, **forty five percent of the price of the property**. Almost half the home, paid a second time, to someone who sold you nothing. Stretch it to twenty five years at six percent, as has been seen often enough, and the interest reaches ninety three percent. You pay for the home very nearly twice.

That cost is bearable in one case, and one only: when the thing you bought holds its value or produces something. A home stays a home. A tool of your trade brings money in. There is something standing on the other side.

That is exactly what consumer credit lacks, and it is what makes it dangerous. The thing financed loses its value the moment it leaves the shop, and it often disappears before the final instalment. You go on paying for something that no longer exists. The rates are far higher too. Sixty thousand at fifteen percent over five years costs more than twenty five thousand in interest, **forty three percent of the price**, for an object that will be worth very little by the end. You pay dearly, for a long time, and you get nothing back. That is the definition of a bad trade.

The worst is left, and I want you to know it because it has ruined whole families. With a variable rate, you do not know the total cost on the day you sign. The instalment follows the market. On the same seven hundred thousand over twenty five years, a rate starting at three percent costs forty two percent of the price in interest. If it climbs to eight, it costs one hundred and thirty two. The same property, the same term, three times the bill. Millions of households discovered this during the mortgage crisis at the end of the two thousands: a very low rate for the first years, then a revision, then instalments nobody could honour.

Hence a simple rule, and I hand it to you the way you hand someone a tool. Never compare percentages. Ask for the **total cost in money, over the whole term**, and compare those figures. An honest lender will give it to you without blinking. If you are told that this is not the right way to look at it, you have just learned something about the person across the desk.

Build

A dream becomes real the day it stops waiting its turn.

This is where most people stop, and this is where everything turned for me. The temptation, once the obligations are paid, is to admire the big piece that remains and live on it. I was about to do exactly that, and congratulate myself. Then I remembered that reasoning this way sentenced me to more months on the intercity bus with its cracked windows and flattened tyres, in forty degree heat. It could not go on.

A dream that waits for what is left over never arrives. The order had to be reversed. The only way to end that humiliation was to make a commitment to myself: to set aside a solid share every month until I reached the fifty percent deposit required to buy, on zero cost credit, the car I wanted. The key was to become my own landlord, the one who calls on the twenty ninth of every month to remind you, without mercy, that the rent falls due tomorrow. So I raised the saving for my dream to the rank of an obligation. Non negotiable. Withheld at the source, like the invoice of an inflexible creditor.

Years later, someone showed me that researchers had measured the same thing: when people decide in advance to set aside a share of what arrives, saving rises sharply, and it is not felt as a loss.[3] It did not surprise me. Willpower does not hold over time. A standing transfer does. You always keep back a part of the harvest for seed, before you are hungry, not after. It is the same old wisdom in a modern suit.

> *«A part of all you earn is yours to keep.»*
>
> **George S. Clason, The Richest Man in Babylon, 1926.**

Saving is not hoarding

I want to be clear on one point, because it is where many people go wrong, and where I nearly went wrong myself. Saving is not an end in itself. The goal is not to become the person who counts their coins in private and takes comfort in watching the pile grow. A heap of money that serves no purpose is not an achievement. It is fear, neatly stacked.

Savings exist to turn a dream into a project. A dream is "one day, a car". A project is "that car, at that price, in eighteen months, because I am putting aside this much every month". The difference between the two is a number you write down and then keep. And the best part is that every month that passes brings the date closer. The dream stops floating somewhere ahead. It moves toward you, at a speed you know.

Savings are not a treasure to admire, they are a date coming closer.

Every project its own box

The second thing matters just as much: one box is not enough. Savings kept in a single heap are a drawer where everything mixes and where, in the end, nothing really moves. You think you are making progress on the car, then a repair comes, then the wedding takes a bite, and by the end of the year you have done none of it.

Every project gets its own envelope. The car's is not the wedding's, and neither is the home's. Each envelope has its monthly amount, its target, and therefore its date. When you open your accounts you no longer see a vague mass. You see three projects moving, each at its own pace.

And one envelope stands apart, the most important of them, without which the others do not hold: the emergency envelope. The washing machine that gives up. The flight you have to take the same evening for a funeral. The tooth that has to be treated. Without that reserve, the first surprise raids whichever project is closest to the finish, and you start again from zero with the bitter feeling that you will never get there. Where I come from, they say that whoever has no reserve has no choice. That is exactly it: the reserve is not money tied up, it is choice kept in hand.

How much? Aim for three to six months of what is no longer yours, meaning your obligations, not your entire way of living. Three if your income lands on the same day every month and your job is stable. Six, without hesitating any further, if your income moves or you work for yourself. This reserve fills before the other envelopes, because it is what protects them.

Savings free you, debt puts you to work

There is one last thing nobody had told me, and I understood it by living it. Debt and savings do not merely have opposite effects on the accounts. They have opposite effects on the person carrying them.

When you carry a debt, you work for it first. The fifth of the month belongs to it before it belongs to you. You plan your projects around it, you accept things you would not otherwise have accepted, and without ever saying so out loud, you feel yourself in its service. It does not ask your opinion. It simply reminds you of the date.

Savings do the opposite. They command nothing, they wait. They are in your service. They are what lets you say no to a bad deal, leave when it is time to leave, take an opportunity without asking anyone's permission. The day I had enough to pay half the car, it was not the car that changed my life. It was owing no one a favour to get it.

Debt puts you at its service. Savings wait on you.

The furthest envelope

There is one project nobody talks about, because its date looks unreal: the day you stop earning. It is a project like any other, with an amount and a deadline, except that the deadline is thirty years out and nobody will call you on the twenty ninth of the month to remind you of it.

That is precisely why it needs its own envelope, and early. A five year project can be caught up by pushing harder. A thirty year project cannot, because what it is missing is not money, it is time. Plenty of people I know have an envelope for the home, one for the car, one for the children's studies, and nothing at all for themselves at sixty. That is not carelessness. It is that the date is too far away to frighten anyone.

Put it in the line with the others. Even small. Especially small, at the beginning.

You can work on the first line too

One last word, and it corrects a flaw in the method as I have just told it. Everything above works by subtraction: what is owed, what is kept, what remains. You end up believing the only room for manoeuvre is to trim.

That is false, and often the opposite is true. Across a career, negotiating a rise, changing roles, acquiring a skill that pays, moves the first line far more than every coffee ever arbitrated. The single line does not forbid ambition. It makes ambition measurable: when income rises and obligations do not follow, the whole surplus goes into the envelopes, and the dates jump closer.

Now, a line does not rise by willpower. It rises by investing, which means putting down today something you do not consume, in order to harvest tomorrow. And there are two ways to invest. Most people know only one.

The first is **material**. Assets that produce an income without you working more: premises you let, a share in a business, a portfolio, land that serves a purpose. It is the route everyone names when investment comes up, and it is real. Two cautions, though, and I learned both by paying for them. An asset can lose value, and the return you are promised is always the twin brother of the risk you are carrying: when someone promises you a great deal, they are handing you a great deal to carry. And an income that costs you your peace, or cuts against what you hold to, is not a gain. It is a trade you would have refused had anyone laid it out plainly.

The second is **immaterial**, and it is the more profitable of the two. Your career. Your skills. The bonds you keep up. Your inner life. Your health. None of it appears on a bank statement, which is precisely why it gets neglected.

This is not a pleasant idea, it is a measured quantity. When the World Bank values the wealth of nations, it does not count only factories and land. It also calculates human capital, meaning the present value of what people will earn across their lives. And that item is by far the largest: sixty four percent of global wealth, more than everything else put together.[5] The economist who first treated education as an investment in the strict sense, rather than as an expense, received the Nobel prize for extending economic analysis into territories long thought to lie outside it.[6]

Bonds can be measured too. A synthesis of a hundred and forty eight studies, covering more than three hundred thousand people, finds that those who keep strong relationships have a fifty percent higher likelihood of survival than those who live isolated.[7] Fifty percent. No financial investment will ever offer you a return of that order, and none passes to your children half so well.

So when you hesitate between putting another few thousand into an investment and paying for training that will change your trade, remember that the second acts on the top line, the one that commands everything below it. An asset returns a percentage. A skill returns a salary, and a salary comes back every month for twenty years.

This is where most financial tools disappointed me, and it is one of the reasons I ended up building my own. They can add up what appears on a statement, and nothing else. They file a training course under expenses, a lunch that opens a door under leisure, an hour of sport under the non essential, and time given to the people you love nowhere at all. A tool that counts only visible money hands you a truncated picture of your wealth, because it ignores what makes up two thirds of it. It has you watching the small and missing the large.

Live

What is left after honouring and building is spent without explaining yourself.

And that is when the revelation appeared, as beautiful as mathematics. One single number, elegant, meaningful, and above all entirely mine: an envelope in my hands, to spend freely, all month long, without a second thought. That is how the method was born. Honour your commitments, provide for your dreams, then live freely and with dignity on what remains.

This available amount is spent without guilt and without ending the month overdrawn. It is the gentlest reversal in the method. Where expense tracking turns every small pleasure into a minor offence to be logged, the single line has already settled everything upstream. The obligations are honoured. The dreams advance on their own. What is left is not there to be watched. It is there to be lived. I was taught that excess and stinginess are two ways of missing the same measure. The available amount is that measure, found.

At first, small as it was, it did not let me play the village aristocrat. But it gave me a freedom of action I had been missing, even back when I spent three times as much while my dreams dragged from one month to the next. Because freedom is what this is about, not standard of living. Real wealth is not the size of the number. It is deciding your own time and your own gestures.

Give

Money held back sleeps. Money that moves keeps people alive.

One movement remains, and it is not a flourish at the end. Giving belongs to the method exactly as paying the rent does.

A share of what passes through a household is made to leave again. That is not a loss, it is a movement, as old as the idea of wealth itself. I was taught, without anyone ever making a lesson of it, that what is hoarded for oneself alone ends up missing from everyone, starting with the one who held it back. Money is made to circulate, like water. Held still, it goes stagnant.

> *«Furthermore, money circulates between subjects and ruler, moving back and forth. Now, if the ruler keeps it to himself, it is lost to the subjects.»*
>
> **Ibn Khaldun, the Muqaddimah, 1377, in Franz Rosenthal's translation.**

And the gesture does not diminish the one who makes it. Researchers have measured it: spending on others makes people happier than spending on themselves.[9] I already knew it by instinct, on the days I sent the support to my parents. All the method does is give that gesture a clear place, planned and provided for, instead of leaving it to whatever the heart and the leftovers allow.

The loop closes

Five movements, and the line has turned once, whole. Recognise what comes in and what counts. Honour what is owed. Build your dreams by paying yourself first. Live on what remains, without justifying it. Let go of the share that is made to leave. Then the next month begins, and the loop starts again, a little wider than before.

Honour what you owe, keep enough to dream on, then live freely and with dignity on what remains.

As my career progressed, I watched that number grow, and above all I saw how to shape it to make room for new projects: getting married, buying a home, travelling. That is when I felt this method was not only telling me how much I could spend. It measured my capacity to reach my dreams, and it let me bring them closer, pushing savings one notch further without giving up my daily life.

Today I wanted to share it with my peers, those who value their dreams, their dignity, their commitments, and who want to move forward with clarity. Toward a financial wisdom that keeps things in their right place: it makes you neither a miser nor a loser, it preserves dignity, and it lets you move, calmly, toward your ambitions.

I counted in dirhams, on a salary that arrived at the end of the month in the country where I was born. You will count in whatever currency your own salary arrives in, wherever you happen to be reading this. The figures change. The line does not. What follows sets it down for the household you actually live in.

the founder

II. The method in practice

What the method changes concretely in a household, and the questions it helps settle.

The line, in practice

Here is the method applied to an ordinary household: two salaries, two children, a residency permit and a country of origin. The amounts are given in dollars; the reasoning is identical in any currency and at any level of income.

First, what no longer belongs to it.

Rent, asked for the year and spread over twelve months	2,100
School fees, two children	900
Utilities and cooling	240
Health and motor cover	190
Phone and internet	110
Car instalment, a fixed margin financing	400
Support to parents, back home	560

Four thousand five hundred in obligations. Then the savings, withheld before any spending, and structured project by project rather than poured into a single box.

Deposit for the home	800
Retirement, funded entirely by the household	320
Emergency envelope	210
Zakat provision	130
Eid, the school year and the trip home, spread over the year	140

One thousand six hundred set aside before the first free expense. Each envelope carries a dated target: the deposit aimed at is forty eight thousand, which places the purchase at sixty months, five years, a horizon that can be looked at squarely and shortened by raising the contribution. The line then closes on its own.

Household income	8,000
Obligations	– 4,500
Savings	– 1,600
Available	**1,900**

One thousand nine hundred available. That figure is not an estimate, nor a bank balance, which always ignores what has yet to land. It is a number calculated once a month, known from the first day, and spendable without constant arbitration and without guilt.

One line in that receipt deserves a word, because it belongs to this kind of life in particular. Retirement is funded entirely by the household. A resident who is not a national accrues no state pension, and the end of service payment owed on departure is a settlement, not a retirement plan. Whoever does not open that envelope for themselves will find, at sixty, that nobody opened it for them.

When the income is not the same every month

The household above receives two fixed salaries. Many people do not have that luxury: a consultant, a shopkeeper, a contractor, anyone self employed sees their income move by thirty percent from one month to the next, sometimes with payments that arrive late. The method works for them, on one condition. Never lay the line on an average.

An average is a promise the bad months will not keep. Take the **floor** instead: the lowest of your last three or six months. Obligations and savings are calculated on that floor, and so is the available amount. An available amount calculated on the floor is one that holds in every month, including a thin one, and that is exactly the point: never having to wonder again.

What then of the good months? Nothing special, and that is the elegance of it. The surplus is not spent, it falls into the envelopes, starting with the emergency reserve for as long as it is not full. Good months bring dates closer instead of inflating the way you live. With an irregular income, it is the only way to build without ever going backwards.

Getting out of a debt you already carry

The pages above say what a debt costs. They are of no use to the household already carrying three and wondering where to start. Here is the order, and it is not the intuitive one.

First, stop adding to them. As long as a new debt arrives every quarter, no exit plan holds. That is not a question of willpower, it is a question of arithmetic.

Next, build a minimum reserve, and only a minimum. One month of obligations, not six. Without it, the first flat tyre sends you back to borrow and everything restarts. Beyond that month, every available dollar goes to the debt, because that is where it earns the most, by a wide margin.

Then put the debts on a single page, each with three figures: what is left to repay, the rate, and the monthly instalment. Almost nobody has ever done this. It is often the moment a household discovers that its small forgotten credit costs more than the large one.

Finally, pay the minimum everywhere and concentrate the entire surplus on one debt at a time. Spreading the effort across three fronts gives the feeling of progress without moving anything forward.

Which leaves the real question: which one first? Take a household able to put seven hundred and fifty a month against three debts.

Store credit, 5 %	1,600
Consumer loan, 15 %	9,600
Car loan, 7 %	7,500

Attacking the highest rate first, this household is free in twenty nine months and will have paid 2,398 in interest. Attacking the smallest balance first, it is free in twenty nine months as well, and will have paid 2,971. Same finish line, 573 apart.

That gap allows an honest answer rather than a slogan. Mathematically, start with the highest rate. But the two orders do not feel the same along the way: attacking the smallest balance makes a whole line disappear in the seventh month, where the rate first approach clears nothing at all until the twenty third. If watching a line vanish before the year is out is what will carry you through the remaining twenty two, then start with the smallest balance. You are paying 573 for a motivation that works, and a plan that is kept beats an optimal plan abandoned.

Once the mechanism is running, one arbitration comes back every month: repay early, or feed an envelope? The calculation is simpler than it looks. One thousand repaid on a credit at fifteen percent saves you one hundred and fifty a year, with certainty. The same thousand placed in an account paying two percent earns you twenty. For as long as an expensive debt exists, it is the household's best investment, and the project envelopes wait. The obligations, meanwhile, go on being honoured: support to your family is not a project, it is a commitment.

One last point, and it is the one households miss most often. On the day the final instalment falls, the freed money must not return to the available amount. It joins the envelopes, that same month. Otherwise the household leaves debt having gained nothing, and the way it lives quietly absorbs what years of effort have just released.

The last instalment of a debt is the first of a project.

Living between two countries

The line laid down above holds anywhere. One particular case remains, which concerns a large share of the households Namup works with and deserves its own chapter: living your financial life in two countries at once.

There is a calculation nobody taught you and that you nonetheless perform several times a week. You see a price, and your head converts it. Not to know whether you can afford it, you already know that, but to know what it represents back there. That reflex never switches off.

This is not a passing situation, it is a lasting condition, and it deserves better than a footnote. The income arrives in one currency, part of the commitments settles in another. The reasoning, meanwhile, often stays that of the country of origin: you earn in one currency, you judge in another, and you carry two price scales in your head that never quite answer each other. That double bookkeeping is an invisible load which ordinary financial tools ignore completely.

On top of that sit commitments that nothing legally requires and that nobody would dream of failing. The support sent home each month. The contribution to a family event. The house being built there, brick by brick, sometimes across a decade. And behind all of it, a plan not always said out loud: to go back one day, and live peacefully off the fruit of a working life, at home, among your own. Many add a wider ambition still, to contribute to the development of their country, to invest there, to build there, to be not only the one who sends but the one who builds.

These intentions are honourable and perfectly rational. They are neither sentimentality nor imprudence. They only need to sit inside the plan rather than beside it. That is exactly what the method does: it places these commitments in the obligations column when they are owed, and the plan to return in an envelope that carries its name and its date.

Once that frame is set, the technical difficulties become workable, and they are always the same.

- The exchange rate and reading in two currencies, to know what a project truly costs.
- The paperwork of two administrations, and the proofs they will demand years later.
- The real cost of transfers, which few households have ever checked once.
- The financing arrangement best suited to an investment made from a distance.

On that last point, the vigilance required is simple: sending money through a bank costs, on average, close to fifteen percent of the sum sent, while the target set internationally is to bring it below three. Honouring your family is a duty. Paying several times over for the privilege is not.

A word, finally, on mutual savings circles, which most of the households concerned know under one name or another. Several people pay the same sum into a common pot, and each in turn takes the whole. It is interest free mutual credit, built on trust. It is not saving, and the method never counts it as such: taking your turn means collecting an advance you will repay over the following months. Its place is on the side of commitments, not savings.

When savings grow

There comes a moment, after a year or two of discipline, when the home envelope holds a sum that starts to matter. It is a good moment. It is also the one where a question arises, and the first movement of the method has already answered it: to recognise is to refuse to let what is entrusted to you sleep without serving.

Because money left still does not stay still. Prices rise, slowly, and a sum that does not move buys less at the end of five years than at the beginning. That is not an opinion, it is arithmetic, and it holds in every currency. Thirty thousand left idle for five years, where prices rise two percent a year, buys around two thousand eight hundred less at the end than at the start. Nobody took anything from you, and you lost all the same. Ignoring that erosion means accepting a silent loss of what you worked hard to set aside.

The method does not say where to place your money. That is not its role. Be wary of anyone who claims to know without knowing anything about your situation. What it does give you is the only thing that genuinely matters for deciding: **the horizon of each envelope**.

- What you might need tomorrow, the emergency reserve, is not invested. It must be available immediately and carry no risk of being worth less on the day you take it out. Its return is not the subject. Its availability is the whole subject.
- What is committed to a near project, one or two years out, is protected before it is grown. Losing ten percent in the year you sign the deed costs more than any return would have brought you.
- What will not be needed for ten or twenty years, retirement above all, can carry variation, because time is precisely what allows variation to be absorbed.

One last thing, widely ignored and yet decisive: **the same amount saved is not worth the same depending on the envelope you put it in**. Most countries have created frameworks that lighten the tax on long term savings, often in exchange for a lock up or a ceiling. Two households setting aside the same sum for twenty years, one inside an advantageous framework and one in an ordinary account, do not arrive at the same result, and the gap is not marginal. These frameworks carry different names in every country, and a household living between two of them may have access to frameworks in both, or in neither. Find out which apply to you before opening anything. It is the best paid hour of your entire financial life.

Protecting the line

The whole method rests on an assumption nobody ever states: the first line arrives. It deserves saying plainly, because it is the one event capable of bringing down an otherwise flawless plan.

Ask yourself the question once, calmly, rather than on a day when you no longer have the choice. If your income stopped tomorrow, how long would the line hold?

The household in our example owes four thousand five hundred every month, whatever happens. Six months without income means twenty seven thousand to find. The figure is brutal. It is above all useful, because it gives the exact measure of what a protection has to cover.

Three durations call for three different answers.

- A few weeks. That is the emergency envelope's job, and it does it well.
- A few months. Sick leave, loss of employment. What you receive then, and for how long, depends entirely on your country and your status, and a resident on a work permit is often in a very different position from a national. Many people are better covered than they believe. Others believe they are covered and are not at all. Both mistakes are expensive, and an hour is enough to learn which side you are on.
- Permanently. Disability, death. If people depend on your income, the question no longer concerns only you. A household that has just committed to twenty years has a duty to know what happens if the income carrying that commitment disappears.

Namup sells no protection and recommends none. The forms exist, conventional or built on pooling, and choosing between them belongs to the chapter on financing. What the method asks comes down to two gestures: check what you already have, then write down, plainly, the hole that remains.

A hole with a name can be dealt with. A hole ignored is discovered at the worst possible moment.

You can only protect well what you have first put a number on.

The line when you live alone

A household of one is not half a household. The line is identical, the gestures are identical, and on one point the method is even simpler here: there is nobody to convince, no negotiation, no conversation to prepare. The decision takes three minutes.

The exposure, though, is not the same, and it would be dishonest not to say so. A two income household that loses one wobbles. A single income household that loses it stops dead. Three practical consequences follow.

The reserve is calculated at six months, not three. On four thousand five hundred of obligations, that means twenty seven thousand, and there is no shortcut. That reserve is not excessive caution. It replaces the second salary you do not have.

Protection matters more, not less. The common intuition is misleading: "I have nobody depending on me, I need nothing." For death, that is sometimes true. For sick leave, it is exactly wrong, because nobody will pay your rent while you recover. And where your right to remain in the country is tied to your employment, an interruption puts far more than the month at risk.

Recourse is decided in the cold. Who do you call if the month does not close? A person living alone who has answered that question calmly is not in the same position as one discovering it on a Sunday evening. And the answer runs both ways: the people you would count on are probably counting on you too.

A last word on discipline. In a couple, each holds the other a little. Alone, that role falls to the standing transfer, which is exactly why saving withheld at the source is not a convenience here but the central piece.

The line for two

A household budget rarely runs into mathematics. It runs into the question of who decides.

When two people live together, they arrive with two histories of money, often opposed: one grew up in the fear of running short, the other with the idea that money is there to be spent. Without a shared frame, every purchase becomes a negotiation, and every negotiation an opportunity to judge one another. It is that mutual surveillance which exhausts couples, far more than the amounts spent.

The method settles it in a phrase: the calculation is done **together**, the spending is done **separately**. Once a month, the two of you set down the household income, the obligations, and above all the envelopes, meaning the projects you both carry. That is the only moment of discussion. It is about dreams and commitments, never about groceries. The available amount that comes out is then split into two personal shares, on which neither owes the other any account.

That split does not need to be equal, it needs to be decided. On incomes of four thousand eight hundred and three thousand two hundred, with one thousand nine hundred available, a proportional split gives 1,140 and 760; an equal split gives 950 each. Both can be defended, and nothing obliges you to settle it the way the neighbours did. The only bad choice is not choosing, and leaving each person to guess.

Teaching the line to children

What a child retains about money is almost never what they are told. It is what they watch being done.

A child who grows up in a household where money is a tense subject, unspoken or shameful, learns that, and reproduces it thirty years later without knowing where it came from. A child who watches their parents lay down four figures once a month, calmly, learns something else entirely: that money is looked at squarely, and that it obeys a method.

Three gestures, by age.

Small, three envelopes. Pocket money divides very well: a share kept for a project that has a name, a share spent without having to justify it, a share that goes back out to others. It is the whole method in miniature, and an eight year old grasps it first time.

A teenager, the real receipt. Show them the household figures, once. Not to worry them, and certainly not to have them arbitrate anything, but so that they see a budget is not an adult mystery. It is a subtraction. A household that hides its figures teaches that money is shameful.

An adult, the documents. A day comes when the service to render is no longer educational but practical: knowing where the papers are, what exists, what is owed. The chapter on documents returns to this.

One reservation, to close. A child is not the auditor of their parents' accounts. You show them a method. You do not hand them a worry.

Choosing a financing with your eyes open

At the moment of a significant purchase, a household often faces a choice it handles poorly: turn to conventional financial tools, or to the arrangements described as participative. The confusion runs across two distinct planes, and they have to be separated in order to decide properly.

The first plane belongs to each person's conscience and convictions, and to the references they have chosen to follow. Namup takes no position there and has no business doing so. No application should settle, on a user's behalf, what belongs to their inner life.

The second plane is that of financial relevance, and this is where Namup brings clarity: what a solution truly costs the household that signs it, and what it gives back in return, in money and in attributes that are not monetary.

The arrangements people ask for most often work in genuinely different ways.

- Murabaha: the institution buys the asset then resells it at a fixed margin, announced in advance and unchanging, instead of interest running over the term.
- Ijara: a lease with an option to buy, use coming before ownership.
- Diminishing musharaka: co ownership with the institution, whose share is bought back progressively up to full ownership.
- Takaful: cover built on pooling, as an alternative to a premium paid into a fund you never see again.

Check one thing before going any further: **these arrangements are not offered everywhere**. They are common across the Gulf and rare or absent in several European markets through regulated institutions, and what exists in one country tells you nothing about its neighbour. Check before you build. A plan resting on an option with no practical existence where you live is not a plan, it is a wish.

The rule of comparison is single and uncompromising: the total cost, all charges included, over the whole term. One thing has to be said plainly: a fixed margin arrangement sometimes comes out more expensive than an equivalent conventional credit. That observation neither disqualifies nor consecrates any solution. It simply makes the arbitration possible: this option costs this much more over the term, and it gives in exchange a contractual frame matching what the user is looking for. Paying a difference you have accepted, for a frame you have chosen, is a legitimate decision, provided it is taken in knowledge of the price and not in ignorance of it.

Zakat, the share that goes back

This chapter is addressed to Muslim readers who wish to discharge their Zakat. If it does not concern you, move on to the next chapter, the method works without it.

Zakat is not charity left to goodwill. It is an annual levy, calculated, and due. Each year a share of what a household already owns, and not of what it earns, goes to others. The principle is simple. Putting it into practice is far less so, and it would be dishonest to present it as obvious.

The threshold above which one is concerned is indexed on the value of a weight of gold, whose precise definition and reference price vary between references. The perimeter of what enters the calculation, and what leaves it, has been the subject of divergent readings for a very long time. Namup settles none of these questions and issues no opinion. The tool calculates against the reference the user has designated, and makes that calculation legible. The position is constant: on these matters the user chooses their authority, the application executes.

An order of magnitude, so that this chapter does not stay abstract. The rate commonly retained is two and a half percent of the net wealth concerned, and the most widespread reference sets the threshold at the value of eighty five grams of gold. On a net wealth of thirty six thousand, that comes to nine hundred due once a year, meaning seventy five to set aside each month. These parameters belong to the reference you follow, and you alone choose it. The provisioning mechanism depends on no school at all.

One purely practical difficulty remains, which can be resolved without pronouncing on the substance, and which almost everyone neglects. The cycle is counted in a **lunar year**, shorter than the civil year by about eleven days. A due date falling on 10 March falls on 27 February the following year.

Then it moves earlier again. Without a written marker, the date drifts, gets lost, and you end up paying by guesswork every other year.

The remedy comes down to two gestures. Note, once, the date your wealth crossed the threshold, and move it back roughly ten days each civil year. And provision monthly, as for any annual commitment, so that when the day comes the sum is already there. The most frequent error is not an error of calculation, it is a failure to anticipate: discovering a sum due at the moment it is hardest to release in one go. The exact amount belongs to the reference chosen. Its availability belongs to the method.

Documents, the proof of the discipline

A financing application is rarely decided on a figure. It is decided on a certificate nobody can find.

Rigorous management is not limited to correct figures, it assumes retrievable papers. A contract, a statement, a receipt, a title deed, a certificate of cover: these are the documents that establish, when the moment comes, the reality of what the figures assert. An estate, an administrative check or a procedure conducted at a distance in another country all rest on this material.

In practice these papers scatter across several mailboxes, devices changed over the years, and a downloads folder where what matters lies buried under what does not. The difficulty worsens for households answering to two administrations, whose requirements do not overlap and sometimes surface years later.

Two extensions deserve flagging. The first concerns access to credit: in several countries a loan application is judged as much on history as on savings, and a person recently arrived can be refused financing despite a deposit fully constituted. That history is built slowly, and it is worth watching like any line of the plan.

The second concerns transmission. Wealth is also prepared for those who come after, and the applicable rules depend on the country and on the reference each person has chosen; this book does not stand in for either. What it does assert without hesitation is that clear accounts and ordered documents are the first service you render your family. A clear inheritance spares years of complication to the people you love.

Keeping these documents ordered, protected and reachable in moments is therefore not excessive caution. It is the logical extension of the method: clear accounts call for clear files, and either one without the other stays fragile.

III. The tools

Eight calculation sheets, taken one by one from the engine of the application.

How to use these pages

A method that stays inside a book serves nobody. The pages that follow put it in your hands in its barest form, the one that needs no phone, no subscription and no connection: a sheet, a pencil, ten minutes a month.

These sheets are not tables to be filled in at random. Each one repeats, step by step, a calculation the application genuinely performs, with its exact thresholds and rules. You will find no figure invented here to look tidy: when a sheet says fifteen percent or two and a half percent, that is the number running in the engine.

Every step carries three things: a marker, what you do, and why. The last line, marked with an equals sign, is the result. Copy the sheet onto a page, or print it. The first month will probably be wrong, which matters not at all, since the second will be less so.

Each tool closes on what the application does in your place, what it asks of you, what it hands back, and a worked example read off the screen printed beside it.

A word on those figures, so that nothing surprises you. The previous part followed a household earning eight thousand dollars. The examples in this part follow the household displayed in the application, which lives in the Gulf and counts in dirhams, and which earns thirty two thousand of them. Neither the change of household nor the change of currency is a slip: each example matches the screen it comments on, so that you can redo the calculation on exactly what you have in front of you. The arithmetic is the same in any currency, which is rather the point. One exception is flagged where it occurs, the purchase grader, whose screen shows a demonstration month of its own.

The tool you hold yourself is the one you understand.

Tool 1. The month's line

This is the whole method, in four figures. You lay it down once a month, always at the same moment, ideally on the day the income lands.

LAY DOWN THE MONTH'S LINE		
A	**Write down everything regular that comes in this month** If your income varies, take the lowest of your last six months. An average is a promise the bad months will not keep.	
B	**Add up everything owed to someone else** Rent, bills, instalments, support to your family. A commitment given is no longer a choice to remake each month.	
C	**Add up your savings envelopes** They are withheld before the first free expense, never out of what is left at the end.	
=	**A – B – C** Your available amount for the month	

That available amount is spent without justification and without keeping accounts. One check remains, which almost nobody performs and the application performs systematically: your savings must not bite into the minimum you need in order to live.

CHECK THE FLOOR

D Calculate twenty percent of your income (A)

Below that, a household is no longer living, it is holding on. That is the threshold the engine protects.

E Write down the legal minimum wage of your country

The floor retained is the larger of the two, D or E, never the smaller.

= **The available amount must stay above the floor**

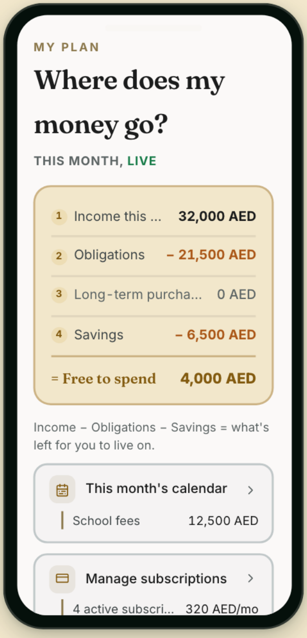
If it drops below, it is the savings that are too high. Lower an envelope, never the rent.

IN THE NAMUP APP

Namup recalculates this line continuously, as your balances move, and watches the floor at every change. It also knows which obligations are already paid and which are still to land, something a bank balance always ignores.

YOU GIVE	your income, the list of your commitments, the amount of your envelopes
YOU GET BACK	**the month's available amount, how many days it still covers, an alert if the floor is crossed**

> **THE EXAMPLE ON THE SCREEN**
>
> The household on the screen earns 32,000, owes 21,500 and sets aside 6,500: 32,000 − 21,500 − 6,500 = 4,000 available. Now put it through the floor test. Twenty percent of 32,000 is 6,400, and the available amount is only 4,000. This household saves more than its income can carry, and that is exactly what the second sheet is there to detect.



Tool 2. The year's calendar

A budget rarely breaks on daily life. It breaks on what comes round once a year, had been forgotten, and lands in a single payment.

Watch the division, because it is not the one you would expect. You do not divide by twelve, you divide by the number of months left before the due date. That is the engine's exact rule, and it is the more honest one: a payment due in four months is not prepared over twelve.

SPREAD AN ANNUAL PAYMENT		
A	Write down the payment and its amount School term, insurance, a feast, a trip, tax, the car service. Everything that comes only once but comes for certain.	
B	Count the months between now and it Not twelve. The number of months that genuinely remain, starting today.	
=	A ÷ B Your monthly provision for that payment	

Repeat the sheet for each payment, then add the provisions together. That sum joins line C of tool 1. The first round is harsh, because you are starting mid year and the months are short. It will never be harsh again.

IN THE NAMUP APP

Namup already knows the payments particular to your country and your calendar, including those that move from one year to the next, calculates the number of months remaining and creates the matching envelope. You never have to do the division.

YOU GIVE	the amount of a payment, the month it falls
YOU GET BACK	**the monthly provision, a dedicated envelope, the reminder as the date approaches**

THE EXAMPLE ON THE SCREEN

The screen shows two payments due in May 2026, twelve months out. Eid Al-Adha, 5,000: 5,000 ÷ 12 = 417 a month. The school fees, 12,500 over the same horizon: 12,500 ÷ 12 = 1,042 a month. Together, 1,459 joining line C of tool 1, and two days that will stop being bad days.

Tool 3. The purchase grader

Here is the shortest tool in the book, and probably the most useful. It is not there to stop you buying, which would be neither its role nor anyone else's. It is there so that you know what you are buying.

The grade is built in two stages, exactly as in the application: an opening grade, purely arithmetic, then corrections. Neither depends on your mood or on mine.

THE OPENING GRADE		
A	The price, and what it will cost every month if it repeats A subscription is not a purchase, it is a new obligation that will outlast the day you forgot about it.	
B	What you pay for it out of this month's available amount Not out of your savings, not out of next month. Out of this one.	
C	Divide B by your available amount for the month The share of your month the purchase swallows	
=	**Fifteen percent or less, A+. Up to forty, A. Up to seventy five, B. Beyond, C.** These are the engine's exact thresholds	

THE CORRECTIONS

D	Take off one grade if the expense repeats every month A permanent weight is heavier than a one off expense of the same size.	
E	Take off one grade if a project slips by a month or more, two if it slips by a year or more A purchase does not only cost money, it costs a date.	
F	Bring it down to C, whatever grade you reached, if you cannot pay with what you already have A gap is closed by earning, by saving or by going without. Never by borrowing.	
=	**The final grade** If it is a C, write beside it what would change it	

That last instruction is a house rule, and it is not decorative. A bad grade with no way out is a verdict. A bad grade accompanied by what would change it is a tool.

A grade can be argued with. A consequence can only be looked at.

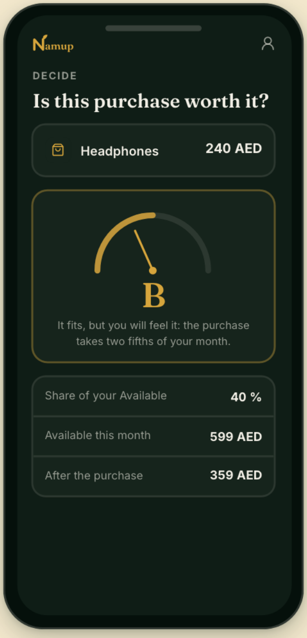
IN THE NAMUP APP

Namup knows your envelopes, your dates and your floor, so it measures the exact slippage of each project and returns the grade with the detail of its reasoning. The letter is calculated by the engine, never written by an artificial intelligence, precisely so that it cannot be talked round.

YOU GIVE	what you want to buy, its price, whether it repeats
YOU GET BACK	**a grade from A+ to C, which project is delayed and by how many months, the lever that would change the grade**

THE EXAMPLE ON THE SCREEN

This screen shows a demonstration month of its own, with 599 left to spend. A pair of headphones at 240: 240 ÷ 599 = 40.1 %. Just past the forty percent line, so B and not A. At 235 the same purchase would have gone back to A. After buying, 359 remain to finish the month, and it is that figure, not the letter, that really decides.



Tool 4. The envelope sheet

A dream becomes a project the day it carries an amount and a date. This sheet performs the conversion. One envelope per project, never a common pot, and the emergency reserve fills before the others since it is what protects them.

PUT A DATE ON A PROJECT		
A	The amount targeted For a property purchase, that means the deposit, not the price of the property.	
B	What is already gathered in this envelope Nothing else. Money belonging to another project does not count here.	
C	Your monthly effort genuinely available Income, less commitments, less the floor, less what your other projects already take.	
=	**(A − B) ÷ C, rounded up to the month** The number of months before arrival	

Line C is the one that surprises people, and it is the most honest in the book. Your projects compete for the same money. Opening a second envelope mechanically pushes back the date of the first, and it is better to see that written down than to discover it in two years.

IN THE NAMUP APP

Namup recalculates every date at every movement, and shares the effort between competing projects instead of promising each one a date it cannot keep. It also shows you how far the date moves forward if you push the effort up a notch.

YOU GIVE	the name of the project, the amount targeted, the share you can put toward it
YOU GET BACK	**the arrival date, the effect on your other projects, an alert if the effort exceeds your capacity**

THE EXAMPLE ON THE SCREEN

The villa on the screen targets 200,000, of which 80,000 is already gathered, forty percent of the way. That leaves 120,000. At 2,400 a month: 120,000 ÷ 2,400 = 50 months, four years and two months. Add a second envelope and the effort splits, so that date moves back. Seeing it written beats discovering it.

Tool 5. The debt exit plan

This tool does not concern everyone, and it is vital to those it does concern. It comes in two sheets.

First the complete truth, on a single page. The rate column is the one nobody fills in, and filling it in is how you discover that the small forgotten credit costs more than the large one.

LAY OUT YOUR DEBTS

A One line per debt: what is still owed, the annual rate, the monthly instalment

The rate is yours to be told. If it is not given, demand it.

B The total of your current instalments

That is your starting point, not your limit.

C What you can add each month, once a one month reserve exists

One month of obligations, not six. Beyond that, the money works better here.

= **The surplus C goes onto ONE single debt**

The one with the highest rate. All the others stay at the minimum.

Then the measurement. Every unit repaid early earns you something, and that something can be calculated.

MEASURE AN EARLY REPAYMENT

D	**The capital you repay early** Check first that no penalty applies.	
E	**The annual rate of that debt** The rate of the debt you are attacking, not the average of your credits.	
=	**D × E** What you save every year, with certainty	

Compare that result with what the same sum would earn elsewhere. Four thousand against a credit at fifteen percent gives you back six hundred a year, guaranteed. No investment competes with that, and none does it without risk.

IN THE NAMUP APP

Namup simulates both orders of attack on your real figures, gives the gap in money and the release date of each, and measures the effect of any early repayment before you make it. It treats a conventional credit and a fixed margin financing in exactly the same way.

YOU GIVE	each debt with its rate and its outstanding balance, what you can add each month
YOU GET BACK	**the order of attack and its cost, the release date, the saving from an early repayment**

THE EXAMPLE ON THE SCREEN

Take the three debts from the chapter: 1,600 at 5 %, 9,600 at 15 %, 7,500 at 7 %, with 750 a month to devote to them. Attacking the highest rate, 2,398 in interest over twenty nine months. Attacking the smallest balance, 2,971 over the same twenty nine. A gap of 573, against a first line cleared in the seventh month rather than the twenty third.

Tool 6. The Zakat provision

This tool is addressed to Muslim readers who wish to discharge their Zakat. Move to the next one if it does not concern you.

The difficulty is almost never the calculation. It is the date, which moves earlier every year and ends up lost, and the sum, discovered at the moment it is hardest to release.

CALCULATE THE SHARE DUE

A	The net wealth concerned, on the anniversary date The engine retains the balance on the anniversary day, the most widespread institutional method.	
B	The threshold: the value of eighty five grams of gold, or of five hundred and ninety five grams of silver That choice belongs to the reference you follow, and to you alone.	
=	**If A exceeds B, then A × 2.5 %** The annual share due	

One detail almost no tool handles, and which is nonetheless written into the engine. The cycle counts in lunar years, three hundred and fifty four days. If you prefer to reason on the civil year of three hundred and sixty five days, the rate is no longer two and a half percent but 2.577, to cover the eleven extra days. The rate and the period are a single choice, never two.

SPREAD THE SUM

C	**Divide the annual share by twelve** Your monthly provision, which joins line C of tool 1.	
D	**Note the anniversary date, and move it back about ten days each civil year** Without a written marker, you end up paying by guesswork every other year.	
=	**When the day comes, the sum is already there** Nothing to find, nothing to borrow, nothing to postpone	

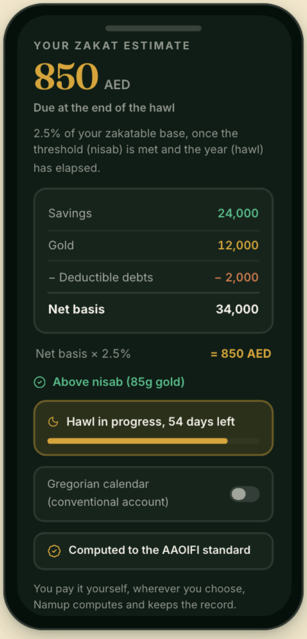
IN THE NAMUP APP

Namup keeps the lunar calendar, follows the value of your wealth through the year, adjusts the rate if you count in civil years, and provisions the monthly amount in a dedicated envelope. It settles no question of doctrine and applies the reference you have designated.

YOU GIVE	what you own, the reference you follow, your anniversary date
YOU GET BACK	**the share due and its detail item by item, the monthly provision, the date corrected each year**

THE EXAMPLE ON THE SCREEN

The screen starts from 24,000 in savings and 12,000 in gold, from which it subtracts 2,000 of deductible debts, leaving a retained basis of 34,000. 34,000 × 2.5 % = 850 due over the year, meaning 70.83 to set aside each month. When the day comes, there is nothing to find.



Tool 7. The document inventory

A file is not lost on a figure. It is lost on a certificate nobody can find, a contract signed twelve years ago, an account opened in a country since left.

This sheet asks for no calculation, and it is the one your family will thank you for having filled in.

DOCUMENT	WHERE IT IS	WHO NEEDS TO KNOW

Fill in at least these lines: the tenancy agreement or the title to the home, the loan contracts in force, the certificates of cover, the accounts open in each country, the tax documents of the last three years, the residency papers, and the identity documents of each person.

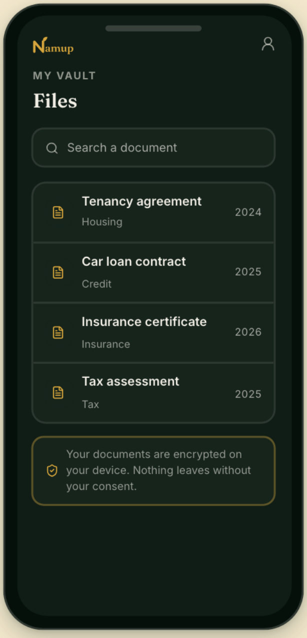
The third column is the most important and the one everyone forgets. A perfectly filed document whose existence nobody knows of is not filed. It is lost.

IN THE NAMUP APP

Namup keeps these papers encrypted, finds them on request, and flags those missing given your situation and your countries. Nothing leaves without your explicit agreement.

YOU GIVE	your documents, once, the countries that concern you
YOU GET BACK	**instant search, the list of what is missing, access preserved for your family**

> **THE EXAMPLE ON THE SCREEN**
>
> Four papers are enough to begin, and they are the ones on the screen: the tenancy agreement, 2024, in the Housing folder. The car loan contract, 2025, in Credit. The insurance certificate, 2026. The tax assessment, 2025. Each carries its year, because the year is how you find it again ten years later.



Tool 8. The monthly review

The last tool is not a sheet to file, it is an appointment. Five minutes, once a month, always on the same day.

It answers a question your account balance cannot handle: at this rate, does the month hold?

THE FIVE MINUTE REVIEW

A	Note the real balance of your current accounts and your cash Savings do not count here. They are not there to live on.	
B	Take off what is still to be paid before the end of the month Payments already gone no longer count. Only those still to land.	
C	A − B What you genuinely have until the end of the month	
D	Your average daily spending Divide last month by thirty. An estimate is enough.	
=	**C ÷ D** The number of days your month still holds	

If that number is larger than the days remaining, all is well. If it is smaller, you are going too fast, and you know it three weeks before the overdraft rather than on the day itself. That is all this figure is for.

MONTH	AVAILABLE	DAYS HELD	DONE ON

Twelve lines for twelve months. When the page is full, you have held a year, and you know something about yourself that most people never learn.

What repeats without effort ends up holding on its own.

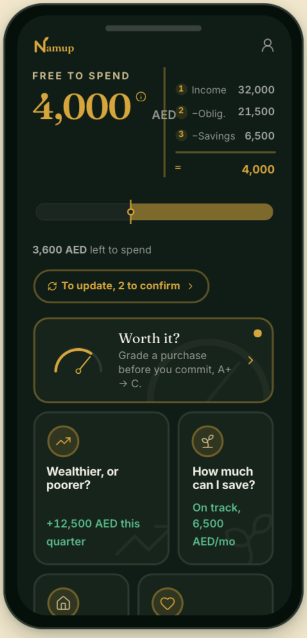
IN THE NAMUP APP

Namup measures the gap between what you had planned and what actually happened, calculates that pace in your place, and warns you before the month closes. It asks only what has changed, and accepts that nothing has.

YOU GIVE	your balances of the day, what has changed since last month
YOU GET BACK	**the refreshed available amount, the days it holds, the gap with last month**

THE EXAMPLE ON THE SCREEN

The screen announces 3,600 for the rest of the month and a pace of 120 a day. 3,600 ÷ 120 = 30 days. If the month has twenty five left to run, all is well. If it has thirty five, you know it now, and not on the day of the overdraft.



Set down your line

The method comes down to four figures and five movements. It asks you neither to log your spending nor to give up what makes life good. It asks you to recognise what comes in, to honour what is owed, to build through dated envelopes, to live on what remains without explaining yourself, and to let go of the share meant for others.

One gesture is left, and it is yours: setting down your own figures. Your income, your obligations, your savings, your available amount. On namup.net, the method becomes an everyday tool.

Sources

1. Mani, Mullainathan, Shafir and Zhao, Poverty Impedes Cognitive Function, Science 341, 2013, pp. 976-980 (DOI 10.1126/science.1238041).
2. Ibn Khaldun, Muqaddimah (1377), Book I, chapter II, 8; Arabic text, Shamela ed.; English transl. F. Rosenthal, Princeton, 1958.
3. Richard Thaler and Shlomo Benartzi, Save More Tomorrow, Journal of Political Economy 112(S1), 2004, pp. S164-S187.
4. George S. Clason, The Richest Man in Babylon (1926).
5. World Bank, The Changing Wealth of Nations 2021: human capital rose from 62 percent of total global wealth in 1995 to 64 percent in 2018.
6. Gary S. Becker, Human Capital, University of Chicago Press, 1964; Nobel Prize in Economic Sciences 1992.
7. Holt-Lunstad, Smith and Layton, Social Relationships and Mortality Risk, PLOS Medicine 7(7), 2010, 148 studies and 308,849 participants (DOI 10.1371/journal.pmed.1000316).
8. Ibn Khaldun, Muqaddimah (1377), Book I, chapter III; Arabic text; English transl. F. Rosenthal, Princeton, 1958 (III, 40).
9. Dunn, Aknin and Norton, Spending Money on Others Promotes Happiness, Science 319, 2008 (DOI 10.1126/science.1150952).