

 **Decide Your Money**

# The 10-Second Money Method

**ONE DECISION AT A TIME.**

Affiliate Marketing Kit

**50%**

**FOUNDING RATE**

for approved affiliates

**ONE DECISION AT A TIME.**

DECIDE YOUR MONEY

# Affiliate Marketing Kit

FOR APPROVED AFFILIATES · FOUNDRING RATE 50%

## Welcome to the program.

Everything you need to promote **The 10-Second Money Method** with confidence.  
No guesswork, no starting from scratch.

Inside this kit you will find the complete method brief, ready-to-use copy for every major platform, your tracking details, and answers to every question your audience might ask. Use it as a reference, adapt it to your voice, or copy it word-for-word. It all works.

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The essentials

## 50% commission on every sale

\$23.50 USD per sale at the current \$47 price. Your commission adjusts proportionally if the price changes. Rate locked in for life for founding affiliates.

## 90-day cookie window

Tracked from the first click. Gives your audience time to decide.

## Monthly payouts via Affonso.io

Paid directly by Affonso once a month. \$25 USD minimum threshold. PayPal, Wise, wire transfer, or crypto.

[decideyourmoney.com/affiliates](https://decideyourmoney.com/affiliates) · [hello@decideyourmoney.com](mailto:hello@decideyourmoney.com)

## THE PRODUCT

# The product in one page.

This is what you are promoting. Share this framing, adapt the tone, or use it as reference.

## What it is

The 10-Second Money Method is a decision-making framework for personal finances. Not a budget. Not an app. Not a financial planner. A system of five rules that takes ten seconds per decision and removes the autopilot behaviour that drains most people's bank accounts.

## What makes it different

Built by an ex-Global Head of UX with 25 years designing the checkout flows, subscription screens, and push notifications that make people spend. Everything he learned building those systems is now turned against them. **No other personal finance product in the market has this perspective.**

## Who it's for

People aged 25-55 who:

- Earn decently but cannot explain where their money goes
- Have tried budgets, apps, or spreadsheets and abandoned them
- Feel that financial advice is either too basic or too complex
- Want a system that runs in the background, not another tool to manage

## The 5 rules at a glance

- Rule 1 – Pause Before You Pay: the 10-second cognitive interrupt
- Rule 2 – Rate It or Cut It: happiness auditing for recurring expenses
- Rule 3 – Save First. Always.: removing decision points through architecture
- Rule 4 – Invest Simply. Invest Always.: the one choice that beats 97% of professionals
- Rule 5 – Spot the Traps: seven specific dark patterns, named and defeated

## Proof points you can use

- Research-backed: built on the work of Daniel Kahneman (2002 Nobel Laureate), Dan Ariely, Sendhil Mullainathan among others
- Tested across 3 continents and 3 income levels over 15 years
- 14-day money-back guarantee (no form, no questions)
- Under 25 pages, plain language, no financial knowledge required
- Instant PDF delivery, works on any device

## Price

\$47 USD – One-time payment, no subscription, instant access.

Note: Pricing may be adjusted in the future through promotions or base price changes. Your 50% founding commission rate applies to whatever the sale price is at the time of purchase.

READY-TO-USE COPY

## Copy for every format.

Use word-for-word, adapt to your voice, or take the structure as reference. Whatever works for you.

### Twitter / X

#### Short tweet

Personal finance is not a math problem. It's a decision problem. The 10-Second Money Method is the first method that understands that. 5 rules. Under 25 pages. \$47. [your affiliate link]

#### Thread (6-8 tweets)

Tweet 1:

Your financial problem is not your income. It's the 200 decisions you make every week on autopilot. I just applied the best personal finance method of 2026. Here's what makes it different. A thread.

Tweet 2:

Most finance books teach you to budget, save, and invest. This one teaches you something none of them do: how to SEE the systems designed to make you spend.

Tweet 3:

The author spent 25 years as Global Head of UX. He designed the checkout flows, push notifications, and subscription screens that empty your account. Then he turned all that knowledge around.

Tweet 4:

The method is 5 rules. Each one takes 10 seconds to apply. 1. Pause Before You Pay 2. Rate It or Cut It 3. Save First. Always. 4. Invest Simply. Invest Always. 5. Spot the Traps

Tweet 5:

Rule 1 alone changed how I evaluate purchases. 10 seconds of friction before any non-essential buy. That's it. That's the rule. And it saves more money than any budget I've ever tried.

Tweet 6:

The method is under 25 pages. Plain language. No apps. No spreadsheets. Works on any income level in any country. \$47 for instant PDF.

Tweet 7:

14-day money-back guarantee. No questions asked. If you've ever felt smart about money but broke at the end of the month, this is for you. [your affiliate link]

## YouTube

### Short mention (30-second endorsement)

Before we get into [topic of your video], quick mention. I've been applying The 10-Second Money Method for the past [X] weeks. It's not another budgeting book. It's a decision-making framework built by a Global Head of UX who spent 25 years designing the apps that make you spend. Now everything he learned is on your side. Five rules, under 25 pages, plain language. If you've ever felt like finance advice is either too basic or too complex, this fills the gap. Link in description with my affiliate code.

### Dedicated segment (2-3 minute review)

I want to talk about a method that changed how I think about money in the last [X] weeks: The 10-Second Money Method by Enrico Scha. Here's why it's different from every other personal finance resource I have used. Most finance content tells you WHAT to do. Save more. Budget. Invest. You already know this. The problem is never knowledge. The problem is that you keep making the same mistakes anyway. This method was created by a guy who spent 25 years as a Global Head of UX, designing the checkout flows, push notifications, and subscription traps that make people spend. He knows exactly how the system is designed to work against you. And the method takes everything he learned building those systems and puts it on your side. The core concept is simple. You have two brains: the quick-reaction brain that makes impulse purchases, and the careful-thinking brain that evaluates decisions properly. Every company selling to you is designing for your quick-reaction brain. The method teaches you to engage the careful-thinking brain for 10 seconds before any decision. Five rules. Under 25 pages. No app required. What I like most: it's not about restriction. It's about seeing the patterns clearly enough to decide for yourself. The first rule alone changed how I evaluate subscriptions. Rule 2 helped me cut [specific expense]. Rule 4 made investing feel boring in the best possible way. It's \$47 for the PDF. Full 14-day money-back guarantee. Link in description with my code below. If you've tried every budgeting app and given up, this might be the missing piece for you.

### Full review video outline (for creators doing 10+ min reviews)

Suggested structure:

- Hook (0:00-0:30): State a specific financial frustration your audience shares
- The author's background (0:30-2:00): Why an ex-Global Head of UX wrote a finance method
- The core idea (2:00-5:00): System 1 vs System 2, autopilot behaviour
- The 5 rules walkthrough (5:00-10:00): One by one, with your reaction
- What you liked (10:00-12:00): Specific rules that resonated with you
- Honest critique (12:00-13:00): What is NOT covered, who it's not for
- Verdict + CTA (13:00-14:00): Your overall take + affiliate link with discount code

## Newsletter

### Short mention (1 paragraph in a larger newsletter)

A method recommendation: The 10-Second Money Method by Enrico Scha. It is the first personal finance method I have applied that treats money decisions as a UX problem, not a math problem. Built by a 25-year design veteran who used to design the checkouts and subscription flows that empty your account. Worth exploring if you have ever felt that finance advice misses the real issue. \$47 USD, 14-day guarantee. [affiliate link]

### Dedicated email (complete short newsletter)

Subject:

The method I wish someone had given me at 25.

Hi [first name], Quick one today. I just discovered a method that I want you to know about, because it addresses something personal finance content almost never does: the psychology of actually DOING what you already know you should. It's called The 10-Second Money Method, created by Enrico Scha. He spent 25 years as a Global Head of UX, designing the apps and checkout flows that make people spend more than they planned. Eventually he got uncomfortable with what he was building. This method is what came out of that. The core idea: most financial decisions happen in your quick-reaction brain. Companies design for that brain. The method teaches you to pause for 10 seconds before any decision and let your careful-thinking brain catch up. That is it. Five rules, each one tackling a specific way the system takes your money. What makes it different from other finance content: it is not about budgeting or tracking. It is about seeing the patterns that drive your decisions so you can break them. Rule 5 alone is worth the price: seven specific dark patterns that apps and brands use to empty your wallet, named and explained. Under 25 pages. Plain language. No app required. \$47 USD with a 14-day money-back guarantee.

[your affiliate link]

Not sponsored. I tried it because someone recommended it and it changed how I make decisions about money. Now I am recommending it to you.

[your sign-off]

## Podcast mentions

### Pre-roll (60 seconds, before episode starts)

Before we start today's episode, I want to tell you about something that changed how I think about money. The 10-Second Money Method by Enrico Scha. It is not a finance book in the traditional sense. It is a decision-making system created by a guy who spent 25 years as a Global Head of UX, designing the apps and screens that make people spend more than they planned. Everything he learned building those systems is now on your side. Five rules, under 25 pages, plain language. If you have ever read a finance book and thought "I already know this, why do I still make the same mistakes," this method explains exactly why, and how to fix it. \$47 USD, instant PDF, full money-back guarantee. Link in the show notes. Now, onto today's episode.

### Mid-roll (45 seconds, during episode)

Quick break. I want to mention The 10-Second Money Method. I have been applying the rules for [X] weeks and the one that stuck with me most is Rule 5: Spot the Traps. It covers seven specific dark patterns that apps and brands use to make you spend. Things like the fake urgency timers, the confusing subscription cancellation flows, the discount that makes you buy something you did not need. Reading that section alone has saved me a measurable amount of money. Link in the show notes with my affiliate code. Now, back to the episode.

### Integrated endorsement (spoken naturally during conversation)

When your guest mentions something about consumer behaviour, spending habits, or financial decisions:

You know, this reminds me of something I discovered recently. There is a method called The 10-Second Money Method by Enrico Scha, and the creator spent 25 years designing the apps that manipulate people into spending. He makes exactly this point: the decision happens before you even realise you are making it. I will drop the link in the show notes if anyone wants to dig deeper.

## Instagram

### Caption for static post (carousel or single image)

Most finance books teach you WHAT to do. This one teaches you WHY you keep NOT doing it. The 10-Second Money Method is the first personal finance method created by an ex-Global Head of UX. He spent 25 years designing the apps that make you spend. Now he's explaining how to see them. 5 rules. Under 25 pages. No jargon. Link in bio.

### Caption for reel / story

POV: You finally understand why your budget never works. Not because you're bad with money. Because the apps, the checkouts, the "buy now pay later" buttons – all of it is designed against you. The 10-Second Money Method teaches you to see it. Link in bio.

## LinkedIn

### Professional post

I spent most of my career thinking personal finance was a math problem. Save more. Spend less. Invest consistently. The formulas are simple. Why is execution so hard? I found the answer in a method created by someone from outside the finance world: a Global Head of UX with 25 years designing the apps, checkouts, and subscription screens that make people spend. His insight: personal finance is not a math problem. It is a design problem. Every company selling to you has a team of UX researchers optimising for your impulse brain. They know exactly which button colours convert, which urgency messages trigger anxiety, which "default" options most people never change. When you apply a budget on top of that, you are fighting design with willpower. Design wins. The method is The 10-Second Money Method by Enrico Scha. It teaches five rules, each one a specific counter-move to a specific pattern. Rule 1 is a 10-second pause before any purchase. That is it. That is enough. Worth exploring if you have ever felt that finance advice misses the actual problem. [your affiliate link]

## Blog post review

### Title ideas

- The Personal Finance Method Created by an Ex-Global Head of UX Is Surprisingly Good
- Why Most Personal Finance Advice Fails (And What Actually Works)
- The 10-Second Money Method Review: An Honest Take

### Suggested structure (800-1,200 words)

### **Section 1 – The hook:**

Most personal finance books share the same advice. Save more. Budget. Invest consistently. Why do millions of people read them and keep making the same mistakes?

### **Section 2 – What makes this method different and more powerful than a book:**

The author, Enrico Scha, is not a financial advisor. He spent 25 years as a Global Head of UX, leading design across five continents. He designed the apps and screens that most finance books fight against without ever naming.

### **Section 3 – The core concept:**

Explain System 1 and System 2. Autopilot vs. deliberate decisions. How the system is built for your autopilot brain.

### **Section 4 – The 5 rules walkthrough:**

One paragraph per rule. Share your experience applying each one.

### **Section 5 – What you liked:**

Specific examples of decisions you changed after reading.

### **Section 6 – Who it is NOT for:**

Be honest. Not for people looking for advanced investment strategies or debt consolidation plans. It is a foundation method.

### **Section 7 – Verdict + CTA:**

Overall take. Affiliate link with clear disclosure.

## TRACKING AND SUPPORT

# Your tracking details.

## Your unique affiliate link

| [YOUR\_AFFILIATE\_LINK\_HERE]

Copy this link anywhere you want to track conversions. It works across Twitter, YouTube, podcasts, newsletters, Instagram, LinkedIn, and any blog or forum. Every click is tracked for 90 days.

## Your dashboard

| [AFFILIATE\_DASHBOARD\_URL]

Login with the email you used to apply. You will see clicks, conversions, commissions earned, and estimated next payout.

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## Frequently asked questions

Answers to the questions your audience will ask. Use these to respond to comments, emails, or DMs.

### Is this financial advice?

No. This is education on decision-making for personal finances. It does not recommend specific products, investments, or tax strategies. For personalised advice, consult a licensed financial advisor.

### Does it work in any country?

Yes. The method is behavioural, not country-specific. Tested in three continents including Europe, America and Australia. Financial products differ by country. The rules do not.

### How long is the method?

Under 25 pages. Readable in one sitting. Includes bonus tracks: one-page cheat sheet, 7-day action plan, rate-it decision table, 12-month savings tracker, dark patterns reference card.

### What if someone does not like it?

Full 14-day money-back guarantee. No form, no waiting, no questions. Email [hello@decideyourmoney.com](mailto:hello@decideyourmoney.com) and the refund is processed within 3 business days.

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## Support for affiliates

Questions about promotion, new assets, or anything else:

**[hello@decideyourmoney.com](mailto:hello@decideyourmoney.com)**

Response within 48 hours.

## Payments are handled by Affonso.io

Your commissions are processed directly by Affonso, the independent affiliate platform we use to manage the program. Affonso pays you; we do not.

This means:

- Payments are not dependent on us manually sending funds
- Commissions earned are held and disbursed by Affonso according to your preferences
- You choose your preferred payout method: PayPal, Wise, wire transfer, or crypto
- Multi-currency support across 190+ currencies
- Payouts are processed automatically on the 15th of each month
- Minimum payout threshold: \$25 USD

All payment processing is done directly through Affonso's platform at [affonso.io](https://affonso.io). You will receive your payment notifications, invoices, and tax documentation from them.

## Program terms

By joining the affiliate program, you agree to the following standard terms:

- Commissions are earned on qualifying sales attributed to your tracking link within the 90-day cookie window
- The "50% founding rate for life" applies for as long as the affiliate program is active and you remain in good standing
- Your commission is a percentage of the final sale price. If the product price changes (promotions, increases, or decreases), your commission adjusts proportionally. The rate is locked; the base price can vary.
- Refunded sales within the 14-day money-back guarantee period will have the corresponding commission reversed
- We reserve the right to modify commission rates, cookie duration, or program structure with reasonable advance notice to all active affiliates
- Affiliates must comply with applicable advertising, disclosure, and anti-spam laws in their jurisdiction
- Self-referrals, fraudulent clicks, and misleading promotional content are not permitted and will result in program termination

### If the program is discontinued

We want to be transparent about what happens if we ever need to pause or close the affiliate program. This may occur for a range of reasons: low program traction, a change in business direction, technical issues affecting the product, or unforeseen personal circumstances.



In any such scenario:

- All commissions earned and approved before the closure date will be paid in full through Affonso
- Affiliates will receive at least 30 days advance written notice when reasonably possible
- If closure is immediate due to force majeure (technical failure, business cessation, or similar), pending commissions will still be processed and paid through Affonso using the funds already allocated
- No future commissions will accrue after the closure date, even if a previously placed cookie leads to a later sale
- The "lifetime" founding rate commitment is tied to the program's operational lifetime, not indefinite

This gives both sides clear expectations. You are protected on earnings up to the closure date. We are protected from indefinite obligations beyond what is reasonable.

Full legal terms and conditions, including dispute resolution and governing law, are available at [decideyourmoney.com/affiliate-terms](https://decideyourmoney.com/affiliate-terms). By applying to the program, you confirm that you have read and agreed to these terms.

These terms exist to protect both sides and ensure the program remains sustainable. If you have questions about any of them, email us before joining.

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## Decide Your Money

*Not how much you earn. How well you decide.*

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[decideyourmoney.com](https://decideyourmoney.com)

[hello@decideyourmoney.com](mailto:hello@decideyourmoney.com)

*This Affiliate Marketing Kit is provided for the exclusive use of approved affiliates of the Decide Your Money affiliate program. The content is intended to support promotional activities related to The 10-Second Money Method.*

*The 10-Second Money Method is for educational purposes only and does not constitute financial advice. Affiliates promoting the method should not represent it as personalised financial, legal, or tax advice to their audiences. Affiliates are responsible for complying with applicable advertising, disclosure, and consumer protection laws in their jurisdiction, including any required disclosure of affiliate relationships.*

*The copy samples and promotional materials in this kit are suggestions. Affiliates are encouraged to adapt them to their voice and audience, provided claims remain accurate and no misleading statements are made about the product, its pricing, or its guarantees.*

*Full affiliate program terms and conditions are available at [decideyourmoney.com/affiliate-terms](https://decideyourmoney.com/affiliate-terms). By participating in the program, affiliates confirm they have read and agreed to those terms.*

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