

FREE GUIDE

Shutdown Survival Guide

Keep more of the cheque before it disappears.

For tradespeople working away, chasing shutdown money, living out of hotels, camps, campers, and grocery bags.

No shame. No spreadsheets that make you cry. Just real-world trade money planning for the expensive part nobody talks about: paying to make the money.

The cheque is not the whole story.

Shutdown money can look incredible on paper. Then real life walks in wearing steel toes and carrying a grocery receipt.



THE TRAP

Counting the gross cheque like it is money you actually get to keep.



THE LEAK

Fuel, food, laundry, hotels, camper repairs, coffees, tools, dog stuff, and “one quick stop.”



THE FIX

Make a plan before the first cheque lands, then give every dollar a job before it wanders off.

Before you say yes to the job, run the real math.

Use conservative numbers. If the job still makes sense after the boring costs, it is probably worth chasing.

Line item	Your number
Hourly rate / shift	\$
Hours per week	
LOA / sub / camp details	\$
Expected gross weekly cheque	\$
Taxes/dues/pension/benefits removed	- \$
Home bills still due	- \$
Away-from-home costs	- \$
Real money left to stack	= \$

Rule of thumb: If you cannot explain where the first two cheques are going, they are already gone.

The shutdown money leak list

These are not “little things” when they happen every week. Check the ones that apply and give them a limit before they eat the cheque.



Fuel to site, town, groceries, showers, laundry, and back again



Coffee runs, energy drinks, breakfast sandwiches, and gas station snacks



Uber, Skip, DoorDash, and eating out because you are too tired to cook



Hotels, campground fees, showers, laundry, propane, dump fees, and repairs



Tools, gear, PPE, boots, rain gear, warm gear, and “I needed it for work” buys



Dog food, pet sitting, emergency vet, kennel, treats, and “Sweet P needs this” purchases



Home bills that do not pause just because you are away



Random boredom spending: winners runs, Amazon carts, casino nights, extra drinks

Camper, hotel, room, or camp?

There is no one perfect setup. The best setup is the one that keeps you safe, sane, and profitable.

Option	Good when	Watch for
Camper	Long job, pets, cooking, more control	Site fees, fuel, propane, repairs, weather, hookups
Hotel	Short job, unsafe campground, no camper	Deposits, pet fees, food costs, availability
Roommates	Trusted crew, high hotel prices	Drama, safety, sleep, storage, shared bills
Camp	Included or cheap, long rotations	Limited privacy, food fatigue, travel rules

Decision question: Which option lets you get enough sleep, eat decently, protect your tools, and still leave with money?

Do this before you roll out.

☐ Confirm start date, shift schedule, OT rules, and expected duration in writing if possible

☐ Confirm LOA/sub, camp, travel, parking, and whether anything is taxable

☐ Take photos of your camper/truck/tools before you leave

☐ Set home bills to auto-pay or put reminders in your phone

☐ Make a grocery plan for the first 3 days so you do not live on gas station chaos

☐ Pack work gear for the actual weather, not the weather you wish you had

☐ Decide your weekly stack number before the first cheque lands

☐ Tell someone you trust where you are staying and what site/room you are in

First cheque: do not let it wander.

Before the money hits, decide where it goes. The goal is not to be perfect. The goal is to stop accidentally spending the shutdown.

Bucket	Amount	Notes
Home bills	\$	Rent/mortgage, insurance, phone, debt
Away costs	\$	Food, fuel, laundry, showers, site fees
Emergency buffer	\$	Breakdowns, weather, safety exit money
Stack / debt / goal	\$	The point of the shutdown
Fun money	\$	So you do not rebel-buy everything later

Give yourself fun money on purpose. “No spending ever” turns into “I deserve this” real quick after 12s.

Weekly shutdown money tracker

Print one page per week or screenshot it and rewrite it in your notes app.

Category	Planned	Actual	Difference
Food + coffee	\$	\$	\$
Fuel + parking	\$	\$	\$
Laundry + showers	\$	\$	\$
Hotel/camp/site	\$	\$	\$
Tools + gear	\$	\$	\$
Pet/kids/family	\$	\$	\$
Other	\$	\$	\$
Amount stacked	\$	\$	\$

One sentence review: This week, money disappeared because...

Eat like a grownup, not a raccoon in PPE.

You do not need perfect meal prep. You need food you will actually eat when you are tired, dusty, and annoyed.

BUY THIS KIND OF STUFF

- ☐ Rotisserie chicken or cooked chicken breast
- ☐ Microwave rice or potatoes
- ☐ Bagged salad or cut veggies you actually like
- ☐ Greek yogurt, cheese, eggs, wraps
- ☐ Protein you tolerate - not one that ruins your day
- ☐ Freezer meals or air fryer basics
- ☐ Emergency snacks for the truck

MAKE IT EASY

- ☐ Pick 3 breakfasts
- ☐ Pick 3 lunches
- ☐ Pick 3 dinners
- ☐ Keep a “too tired to cook” option
- ☐ Set a coffee/snack limit
- ☐ Do grocery pickup instead of wandering hungry
- ☐ Pack hydration and Advil like an adult

Keep an exit fund. Always.

This is not dramatic. This is adult trade life. Weather changes. Jobs end early. Trucks break. People get weird. You need money that is not already promised to a bill.

Minimum buffer goal: enough for fuel home, one safe night somewhere else, food, and a small emergency repair.

Do not call it savings if you know you are going to spend it. Call this the “do not get trapped” fund and leave it alone.

- ☐ Fuel home \$ _____
- ☐ One safe night \$ _____
- ☐ Food for 2 days \$ _____
- ☐ Pet/kid needs \$ _____
- ☐ Repair/emergency cash \$ _____

Name the reason you are doing this.

Shutdowns are easier to survive when the money has a mission. Pick the goal before the overtime brain starts making decisions.

☐

Pay off a debt

☐

Build an emergency fund

☐

Pay down mortgage/rent backlog

☐

Buy or repair the camper

☐

Upgrade tools

☐

Family trip

☐

Invest/stock cash

☐

Something else

My shutdown goal is:

Good money still needs a plan.

You do not have to be a finance person to keep more of your cheque. You just have to stop pretending the costs are invisible.

Before every shutdown, ask: What am I making? What will it cost me to make it? What am I keeping? Where is it going?

Keep stacking. The cheque matters.

EFTERA

The work earns it. The plan decides what comes after.

READY TO GO DEEPER?

You've looked at what it costs to go make the money. Now figure out what your life actually costs, what the job is worth, and what you want the money to change.

BUILD YOUR SHUTDOWN MONEY MAP

See all EFTERA tools - eftera.co