FIELD KIT № 02 · FOR THE COURSE THAT SCARES YOU

THE SCARED-COURSE SURVIVAL KIT

the method · one course run all the way through · a cut made for yours

WHAT THIS IS

A kit for one person: a first-year who is behind in a course that scares them, sitting at a desk at 2am, not knowing where to start. Not "students." You, one course, one hour.

— **Part 1 — the method.** Six sections and two habits. Reusable on any course. This is the part that outlives this kit.
— **Part 2 — the worked case.** The method run all the way through one real course, accounting, on real numbers, start to finish. Proof the method is not just advice.
— **Part 3 — the appendix.** How to get a cut made for *your* course, and the blank template so you can build one yourself.

THE PROMISE, AND THE LIMIT

The promise: if you can give one honest hour, this gets you from "I'm lost" to "I know what this topic is, what to do first, and how to check myself." That is the whole win. Not a grade. A way back in.

The limit: this is one person's method, built while failing forward in one course and checked against a second. Two courses is not proof it works everywhere. Some of it will not fit your subject. Every rule here traces to a real source I fetched and read (listed at the back). Where I could not verify something, I say so. **Errors are mine.**

READ PART 0 FIRST
IT IS THE ONLY PAGE YOU HAVE TO READ IN ORDER

THE ONE RULE
ONE HONEST HOUR ON ONE TOPIC, THEN ONE LINE ON WHAT WORKED

How to read it, depending on where you are. Read Part 1 once, straight through. It is short; do not study it, just read it so you know the shape. If your course is accounting, go to Part 2 and watch the method run on real problems, then copy the shape for your next chapter. If your course is anything else, use Part 1 to build your own cut for the one topic that keeps biting you. Part 3 has the blank template, and tells you how to send me the topic if you want it made for you.

You do not fix the whole course tonight. You do not catch up in one sitting. You do one honest hour on one topic, and you write one line about what worked before you close the laptop. That last line is not decoration. It is the thing that keeps a run alive past week two, because the 2am brain remembers only the failures unless you leave it better evidence. Part 1 tells you how. *Start where you are. One hour. Go.*

PART 1

THE METHOD

The reusable half. Works on any course you are behind in, not just mine.

There is a version of you that is not behind. Not smarter, not less scared. Just not lost about where to start. This part is the map I use to get from where you are to there, one topic at a time. It has six sections and two habits. That is the whole thing.

I built it while failing forward in a course that scared me (accounting), then checked it against a second one (microeconomics). Two courses is not proof it works everywhere. It is proof it is not just about accounting. You will know within an hour if it fits your course.

SIX SECTIONS, SIX WAYS TO BE STUCK

Each section fixes one specific way a topic wrecks people. You do not have to name your own problem to start. Under each one is a *you are here*: a moment from your last study session. Start with the one that sounds like it. If two fit, take the first.

1 You can do the steps but not say what the topic **is**. You are memorizing without a center. → Section 1, the frame
You are here if: you can post the entries, but asked what the topic is deciding, you go quiet.

2 You freeze on a fresh problem. You know the pieces, not the order. → Section 2, the pipeline
You are here if: mid-problem you flip back through your notes, because you never learned the order.

3 You keep losing the same marks. You are hitting known traps nobody named. → Section 3, six traps
You are here if: the same kind of question keeps costing you marks, and you keep calling it a careless slip.

4 You finish not knowing if you are right. You have no way to check yourself. → Section 4, the 60-second check
You are here if: you leave the exam not knowing whether you passed.

5 You have an exam in days and no plan. You need to triage, not study everything. → Section 5, first hour
You are here if: the exam is days away and you open the book to page one again.

6 You have never seen one complete, small, honest example. → Section 6, the mini-example
You are here if: every worked example jumps three steps and you nod along anyway.

PART 1 · BEFORE THE SECTIONS

THE TWO HABITS THAT CARRY ALL OF IT

The six sections are what to build. These two are how you keep it standing, and why the sections are worth trusting.

GROUND IT OR SAY SO

Every rule in a cut traces to a real source I fetched and read. Not a guess, not a vibe, not a summary of a summary. When I cannot verify something, I write that I could not, and where to look instead.

Why this matters more than it sounds: a confident wrong rule costs you a whole exam and your trust in yourself. A sourced rule you can defend. If you are building your own cut, do the same: one real source, read like a student, and mark anything you are unsure of. “I do not know yet” is a real answer. It is just not the final one.

THE NIGHTLY NOTE

One line at the end of a study day: what worked. Not a replay of everything that went wrong at 2am.

This is the habit that kept my own 30-day run alive. Not the blocks. The note. Because the 2am brain only remembers the failures, and a run built on remembered failures quits by week two. One honest line about what worked, written down, is evidence you can reread when the spiral comes back.

How: after the hour, one line. *“The pipeline held; I still miss the second account’s side.”* That is it. Then stop.

1 The frame

FIXES: MEMORIZING WITHOUT A CENTER

The one idea the topic hangs on, in plain words, with the WHY under any rule. Every topic has a center. Usually one sentence. If you can say the center, the details have somewhere to attach. If you cannot, you are carrying loose bolts.

How to find it:

— Ask: what is this topic actually deciding or computing? Not the definition. The decision.

— Say it in one sentence, out loud, no jargon. If you need three sentences, you have not found it.

— Under every rule, write the WHY in one line. A rule with no why is a rule you will misapply the moment the problem is dressed differently.

FRAME · ACCOUNTING

Every transaction keeps debits equal to credits, so the system checks itself.

One line. Everything else is a consequence.

FRAME · MICRO

Price is the only thing that moves you along a curve; everything else shifts the whole curve.

One line. Half the exam lives here.

> Test: close the book and say the frame. If you can, the topic just got smaller.

2 The pipeline

FIXES: FREEZING ON A FRESH PROBLEM

How to move through one problem: 4 to 6 steps, verb-first, left to right. The frame tells you what the topic is. The pipeline tells you what to *do*, in order, every time, without thinking. It is the difference between knowing the rules and finishing a problem under pressure.

How to build it:

— Take one worked problem you already understand. List the moves you actually made, in order. Start each with a verb: classify, draw, compute, check.

— Four to six steps. If you have twelve, you have listed details, not steps. Merge.

— The last step is always a check. A pipeline with no check is a guess with choreography.

— Then run it on a fresh problem with the steps written down. Fix the pipeline, not the problem.

PIPELINE · ACCOUNTING

source document → journal → ledger → trial balance → check both totals

Five moves, same road every transaction.

PIPELINE · MICRO

whose behavior changed → did only this good's price change → which curve, which direction → redraw and read the crossing → say price and quantity

Five moves, any scenario.

> Test: run the pipeline on a new problem and only the pipeline gets you to an answer.

3 Six traps that bite

FIXES: LOSING THE SAME MARKS

Real mistakes, scariest first, each with the fix inline. Never a separate fix list. Every topic has a handful of mistakes that eat most of the lost marks. They are predictable. That is good news: predictable means you can pre-load the fix.

How to write them:

— Start with *your* trap, the one that keeps biting you. Then the classics.

— Scariest first. The order is the value: if you only remember one, it should be the expensive one.

— The fix goes *in* the trap, not in a list at the bottom. A fix you have to cross-reference is a fix you will skip at 1am.

— Write the trap in the voice of the mistake: “the price changed, so the curve shifted.” Then kill it. Recognizing the wrong thought is faster than recalling the right one.

> The traps are the most personal section. Mine are in Part 2. Yours will be different, and that is fine. The method is: name the trap in its own words, then fix it in place.

4 The 60-second check

FIXES: FINISHING WITH NO WAY TO KNOW

Three things you must be able to do without notes. A failed one points back at a trap. You need a way to know you are right before the mark tells you. Not a feeling. A check.

How to build it:

— Pick the three moves that, if you can do them cold, mean you understand the topic.

— They must be doable in under a minute, no notes.

— Each check should point at a trap if it fails. A check that only says “wrong” is useless. You want *wrong, and here is where to look.*

— Add the paranoid check. The one that catches the mistake that still looks right: balanced but missing an entry; a number you can state but not defend.

> Example, accounting: add the debit and credit columns by hand (catches arithmetic); run the direction rule on each touched account (catches wrong-side); scan for entries that should not exist (catches the signed-contract trap). Fail any one, and you know which trap you just walked into.

Test: do the three cold, in a minute, and feel the difference between guessing and knowing.

5 First hour plan

FIXES: AN EXAM CLOSE AND NO PLAN

Read X. Do N problems of type Y. Here is the target for the hour. The trap for a scared student is a vague plan (“study chapter 4”). Vague plans lose to panic. A first hour plan is small, concrete, and winnable.

How to build it:

— Name the exact reading: source and section. Not “the chapter.” §3.1–3.2 of a named book.

— Name a number: do N problems of one type. Not “some practice.”

— Name the target: what “done” looks like. Ten for ten. Or: I can say the frame and run the pipeline once.

— Keep it to one hour. An hour you actually do beats a day you plan and skip.

— End with the frame, not the last problem. Close on the one idea so it is what you carry out.

> This is also the triage tool when the exam is close. Behind and out of time, you do not study everything. You do the frame, the pipeline, and the two scariest traps of each topic. You let the rest go *on purpose*, and you write down what you let go so the worry has a name.

6 One worked mini-example

FIXES: NEVER SEEING ONE WHOLE EXAMPLE

Small numbers. Every line shown. Every number checked by a second, independent route. You have never really learned a topic until you have watched one small, complete example, with nothing skipped. Not a textbook example that jumps three steps. A small one where every line is visible and the arithmetic is easy enough that you can only be confused by the *idea*, not the numbers.

How to build it:

— Use small numbers. 5,000 and 500, not 47,382. You want the structure, not the arithmetic.

— Show every line. If you skipped a step because it is “obvious,” that is the step a scared reader needed.

— Check it a second way that does not repeat the first. Re-adding the same numbers catches a typo, not a misunderstanding. Use an independent check: the trial balance, the accounting identity, a second method that has to agree. Show both. If they disagree, you do not understand it yet, and you have just found where.

— End with the one line to say in an exam, in words. The sentence that shows you know what happened.

> Example: a whole business in four entries (Part 2, page 1). Invest, bill, get paid part, pay rent. Five accounts, two checks that agree. You can hold that in your head. That is the point.

PART 1 · CLOSING

HOW TO USE THE SIX SECTIONS ON YOUR COURSE

1. Read the stuck-list at the top of this part. Start with the “you are here” that sounds like your last study session, not with the one you would name for yourself.
2. Build that section first. It is your weakest link, so it pays the most.
3. Then build the rest, in order. The sections feed each other: the frame makes the pipeline make sense, the traps make the check worth doing.
4. One topic per cut. Do not build a cut for “microeconomics.” Build it for “shifts vs movements.” Small is the whole trick.
5. Test it on a fresh problem with the cut in front of you. If the cut does not get you to an answer, the cut is wrong, not you.

> That is the method. Part 2 is the same six sections, run all the way through one real course, on real numbers, so you can see what “finished” looks like before you build your own.

PART 2

THE WORKED CASE

The same method, run all the way through one real course. Accounting, real numbers, start to finish.

Part 1 told you what to build. This part builds it, so you can see what “finished” looks like before you try it on your own course. Nothing here is a hypothetical. It is two problems from a real textbook, worked the way the method says, with every figure computed twice.

2.0 The whole course in one picture

THE FRAME, FOR ACCOUNTING

Every transaction is a swap, and the books just record both sides. Money does not appear or vanish; it moves from one place to another, or a promise becomes a real obligation. When you can say *what moved, and from where to where*, you can journalize it. When you cannot, it is probably not a transaction yet.

The pipeline: source doc → journal → ledger → trial balance → statements.

1. **Read the event.** What actually moved? Cash? A receivable? A service performed?
2. **Journalize it.** Date, accounts, amounts. Debits equal credits, every line.
3. **Post to the ledger.** Add each amount to its account’s running balance.
4. **Trial balance.** List every ending balance. Total debits must equal total credits.
5. **Check with the equation.** Assets = Liabilities + Equity. The check the trial balance cannot do.
6. **Build the statements.** Income statement → retained earnings → balance sheet, in that order, because each one feeds the next.

> Case A walks steps 1–5 from a blank page. Case B walks all six, starting mid-life, and ends at three linked statements. That second one is what real exams actually look like.

2.1 Case A — one month of entries

PRINCIPLESOFACCOUNTING.COM · I-2.01

The setup. A new company starts June 1. You journalize the month, post it, and prepare a trial balance. This is the shape of a first exam question: a list of events, some real, some not.

> **The moment that matters.** June 3 reads: *“Hired an assistant ($3,000/mo). Leased office space ($1,000/mo). Signed a contract with Pomero for $7,500.”* It looks like three transactions. It is **zero entries**. Nothing of value moved. Hiring is not a cost until wages are earned; a signed lease is not rent until it is owed; a signed contract is not revenue until work is performed. These are promises. Promises get journalized on the day they become real, not the day they are signed. This one line is where first-years lose marks. The rule is narrower than instinct: **an event becomes a transaction when something of value actually moves.**

2.1 Case A — the journal, then the ledger

THE JOURNAL · JUNE · DEBITS FLUSH LEFT, CREDITS INDENTED

```
6/2   Cash                 25,000     invested cash for stock
          Capital stock               25,000
6/3   NO ENTRY                          hire + lease + contract = promises
6/8   Supplies expense        750     bought AND used supplies -> expense now
          Accounts payable               750
6/9   Cash                  2,500     collected for work already performed
          Revenues                     2,500
6/15  Travel expense        1,200
          Cash                         1,200
6/16  Accounts receivable   3,000     services on account
          Revenues                     3,000
6/17  Salary expense        1,500
          Cash                         1,500
6/23  Accounts receivable   4,000     billed Farris
          Revenues                     4,000
6/25  Dividends             1,000     dividends are NOT an expense
          Cash                         1,000
6/26  Cash                  2,000     50% of the 4,000 was collected
          Accounts receivable          2,000
6/27  Equipment             4,000     part-cash purchase: two credits, not one
          Cash                         1,000
          Accounts payable             3,000
6/27  Accounts payable        750
          Cash                           750
6/28  Accounts receivable   5,000     Pomero job done: 7,500 - 2,500 received
          Revenues                     5,000
6/30  Salary expense        1,500
          Cash                         1,500
6/30  Rent expense          1,000
          Cash                         1,000
```

THE LEDGER · ENDING BALANCES, EACH ACCOUNT CARRIED DOWN

```
Cash              21,550 Dr      Accounts payable    3,000 Cr
Accounts recv.    10,000 Dr      Capital stock      25,000 Cr
Equipment          4,000 Dr      Revenues           14,500 Cr
Salary expense     3,000 Dr
Rent expense       1,000 Dr
Travel expense     1,200 Dr
Supplies expense     750 Dr
Dividends          1,000 Dr
```

> Notice what the ledger does that the journal cannot: it turns 27 lines of events into **eleven numbers**. Every one of them is just the running total of its account. If you can read a ledger, the rest of accounting is arithmetic.

2.1 Case A — the two checks

TRIAL BALANCE · JUNE 30

```
Debits                              Credits
Cash            21,550              Accounts payable    3,000
Accounts recv.  10,000              Capital stock      25,000
Equipment        4,000              Revenues           14,500
Salary exp       3,000
Rent exp         1,000
Travel exp       1,200
Supplies exp       750
Dividends        1,000
                ------                                 ------
                42,500                                 42,500   square
```

A trial balance only proves debits equal credits. It does **not** prove you are right. So run the equation too:

```
Assets  = 21,550 + 10,000 + 4,000 = 35,550
Equity  = 25,000 + 14,500 - (3,000 + 1,000 + 1,200 + 750) - 1,000 = 32,550
L + E   = 3,000 + 32,550 = 35,550   <- matches assets
```

Balanced is not correct, but unbalanced is definitely wrong. The trial balance catches arithmetic. The equation check catches a wrong-but-balanced entry (right totals, wrong account). Two checks, two different kinds of mistake. Skip either one and you are guessing.

2.2 Case B — the comprehensive case

Why this one matters more. Case A started from nothing. Real exams start *mid-life*: the company already exists, so you carry beginning balances through the whole cycle and end at three linked statements. That is what actually breaks people, and it is where the method has to hold.

OPENING BALANCES · JANUARY 1 · MORGAN CORPORATION

```
Cash                 25,000 Dr      Accounts payable     60,000 Cr
Accounts receivable  75,000 Dr      Loan payable         30,000 Cr
Land                150,000 Dr      Capital stock        50,000 Cr
                                    Retained earnings   110,000 Cr
                    --------                            --------
Dr total            250,000          Cr total           250,000   square
```

Put these in first. If you skip the opening balances, the trial balance will never square, and you will hunt for an error that is not there.

2.2 Case B — the journal, January

14 ENTRIES, EVERY ONE EARNED

```
1/2   Cash                10,000     collection on account: cash/AR swap, NOT revenue
          Accounts receivable      10,000
1/3   Land                20,000     buying land is an asset swap, not an expense
          Cash                     20,000
1/5   Accounts receivable 15,000     earned on account
          Revenues                 15,000
1/7   Cash                12,000     borrowing is a liability, not revenue
          Loan payable             12,000
1/11  Salaries expense     3,000
          Cash                      3,000
1/12  Cash                11,000     earned for cash
          Revenues                 11,000
1/15  Supplies expense     2,000     purchased AND used -> expense now
          Accounts payable          2,000
1/17  Dividends            2,500     never touches the income statement
          Cash                      2,500
1/20  Rent expense         1,700
          Cash                      1,700
1/23  Salaries expense     4,000
          Cash                      4,000
1/24  Accounts payable    16,000     paying a payable is a balance-sheet swap
          Cash                     16,000
1/29  Cash                50,000     more collection, still not revenue
          Accounts receivable      50,000
1/31  Loan payable        22,000     principal repayment: no income statement hit
          Cash                     22,000
1/31  Interest expense       600     interest IS the expense; the repayment is not
          Cash                        600
```

Four of these fourteen entries (Jan 2, 3, 24, 31) move **no income at all**. They shuffle value between balance-sheet accounts. Learning to spot them is most of the skill: cash moving is not the same as money being earned or spent.

2.2 Case B — ledger, trial balance, statements

THE LEDGER · ENDING BALANCES

```
Cash              38,200 Dr      Accounts payable    46,000 Cr
Accounts recv.    30,000 Dr      Loan payable        20,000 Cr
Land             170,000 Dr      Capital stock       50,000 Cr
Dividends          2,500 Dr      Retained earnings  110,000 Cr
                                 Revenues            26,000 Cr
Salaries exp       7,000 Dr
Rent exp           1,700 Dr
Supplies exp       2,000 Dr
Interest exp         600 Dr
```

TRIAL BALANCE · JANUARY 31

```
Debits                            Credits
Cash            38,200          Accounts payable  46,000
Accounts recv 30,000            Loan payable      20,000
Land           170,000          Capital stock     50,000
Dividends        2,500          Retained earnings 110,000
Salaries exp     7,000          Revenues          26,000
Rent exp         1,700
Supplies exp     2,000
Interest exp       600
             -------                              -------
             252,000                              252,000   square
```

1 · INCOME STATEMENT · 2 · RETAINED EARNINGS · 3 · BALANCE SHEET

```
Revenues                                    26,000     Beginning RE            110,000
  Salaries expense      7,000                            + Net income           14,700
  Rent expense          1,700                            - Dividends            (2,500)
  Supplies expense      2,000                          ---------
  Interest expense        600                          Ending RE               122,200
  Total expenses                           (11,300)
                                         --------
Net income                                  14,700

Assets                              Liabilities
Cash              38,200            Accounts payable  46,000
Accounts recv.    30,000            Loan payable      20,000
Land             170,000                                ------
                 -------            Total liabilities 66,000
Total assets     238,200
                                    Equity
                                    Capital stock     50,000
                                    Retained earnings 122,200
                                                      ------
                                    Total equity     172,200

A = L + E:  238,200 = 66,000 + 172,200   square
```

Every figure above was computed twice, two ways: once by hand, once by an independent script that re-adds each account from the raw entries. Both passes square. **If a single number is not computed twice, it does not go in this kit.**

2.3 The trap page

Each trap is a real mistake, with the fix right there. Not a list of warnings. The fix.

1 Promises are not transactions.
Hired someone? Leased space? Signed a contract? No entry until value moves. **Fix:** before you write anything, name what physically moved. If nothing moved, write “no entry” and move on.

2 Cash in is not revenue.
Collecting on account (Jan 2, Jan 29) brings cash in, so it feels like income. It is not; the revenue was booked earlier or never existed. **Fix:** revenue is when you earn it, not when you get paid. Ask: did I do the work, or am I just collecting?

3 Beginning balances come first.
In any mid-life problem, post the opening balances before January. Skip them and the trial balance never squares. **Fix:** first line of the page, list the opening balances. Then start.

4 Principal vs interest on a loan.
Repaying $22,000 shrinks a liability (no income statement). Only the $600 interest is an expense. Two lines, same day, two different statements. **Fix:** split every loan payment into principal and interest before you record it.

5 “Balanced is not correct.”
A trial balance only proves debits equal credits. A wrong-but-balanced entry sails straight through. **Fix:** always run A = L + E as well. It catches what the trial balance cannot.

6 Purchased and used = expense now.
Supplies bought and consumed in the same period are an expense, not an asset waiting to be used. **Fix:** ask: is this still sitting here at month end? If no, it is an expense.

7 Dividends never touch the income statement.
They reduce equity, not profit. Put them in the retained earnings statement, nowhere else. **Fix:** if you are about to subtract dividends from revenue, stop.

8 Read the earlier line.
“Billed the remaining amount” (June 28) means contract price minus what was already received. The number you need is on an earlier line. **Fix:** when a line says “remaining” or “balance,” go find the line it is subtracting from.

9 A part-cash purchase has two credits.
Equipment bought with a down payment plus a promise to pay: cash *and* accounts payable. Not one line. **Fix:** count the credits; if money moved and a debt was created, both get a line.

2.4 Exam-week plan

THE LAST THREE DAYS, WHEN YOU ARE BEHIND

You cannot learn a course in three days. You can do these three things, and they are worth more than panicking.

1. **Day 1 — find your one topic.** Not the whole course. The topic that appears most in past papers and that you cannot do cold. Spend the hour on that. Use the Part 1 method: frame, pipeline, six traps, 60-second check.
2. **Day 2 — drill the shape, not the numbers.** Three problems of the *same type* back to back. You are training the pipeline, not memorizing answers. Re-derive the frame from memory before each one. If you can say the frame out loud, you can survive a variation.
3. **Day 3 — re-derive the checks, then stop.** Run the 60-second check cold. Write the two or three traps you personally keep hitting on one card. Read the card, close the laptop, sleep. A tired brain at 2am remembers only failures; give it the card instead.

> **What to let go:** the chapter you have not opened. The topic that was never in a past paper. Being perfect. You are aiming for "I know what this is and how to check myself," not a clean sweep. Letting go on purpose, and writing down what you let go, gives the worry a name.

2.5 The one line to say in an exam

IF YOU REMEMBER NOTHING ELSE

*"What actually moved,
and from where to where?"*

If you can answer that, you can journalize it. If you cannot answer it, it is probably a promise, and the answer is no entry.

Every figure in Part 2 was computed twice, two ways, both checks shown. Sources and the honest disclaimer are in the back matter. If you find an error, that is on me: baerty@ilands.app.

PART 3

GET A CUT FOR YOUR COURSE

Read this if you want the method pointed at your exact topic instead of mine.

3.1 What a custom cut is

ONE TOPIC, DONE PROPERLY

A cut is one topic on one page (sometimes two), built from the six sections in Part 1:

— **The frame** — the one idea the topic hangs on, in plain words.
— **The pipeline** — the 4–6 moves that get you through any problem on it.
— **Six traps** — the real mistakes, scariest first, each with the fix right there.
— **The 60-second check** — three things you must do cold, no notes.
— **A first hour plan** — exactly what to read and how many problems, for one hour.
— **One worked mini-example** — small numbers, every line shown, computed twice.

> **Small is the point.** A cut is never “microeconomics.” It is “shifts vs movements.” One topic you can actually finish.

3.2 What it costs, and what is free

NO STRINGS ON THE FIRST ONE

— **First cut is free.** One topic, one course, no strings. I build it because I am learning this craft and a real reader makes me better.
— **After that: 1,200 tokens, or $25 by card.** Same format, 48-hour turnaround (target 24). Pay only after you have seen the cut and agreed it is worth it.
— **The free one-pagers are already out there** (the accounting survival sheet and the micro “shifts vs movements” cut). Use those for free, no ask, if they cover your topic.

3.3 How to send me a course

FOUR LINES, ONE EMAIL

Email **baerty@ilands.app**. Subject line: `cut — <your course>`. In the body, four lines:

1. Your course (and the book or module if you know it).
2. The one topic that keeps wrecking you. Be specific: not “accounting” but “bank reconciliations” or “closing entries.”
3. The exact place you get stuck: “I can do the steps but not say what it means,” or “I lose the same marks every time.”
4. Your exam or deadline date, if there is one. It changes how I triage the cut.

That is it. I read the topic, fetch a real source, and build the page. If I cannot find a source I can actually read, I will tell you honestly rather than dress up a guess.

3.4 Build your own

THE BLANK TEMPLATE

You do not need me. Here is the frame. Fill it in.

```
Course: ____________________
Topic:  ____________________
Where I get stuck: ____________________

1. FRAME — the one idea, one sentence, no jargon:
   ____________________________________________
   Why under the main rule:
   ____________________________________________

2. PIPELINE — 4-6 verb-first steps, left to right, last step is a check:
   1. __________________  2. __________________
   3. __________________  4. __________________
   5. __________________  6. (check) __________

3. SIX TRAPS — mine first, then the classics, scariest first, fix inline:
   1. __________________  2. __________________
   3. __________________  4. __________________
   5. __________________  6. __________________

4. 60-SECOND CHECK — three things I must do cold, no notes:
   1. ____________  2. ____________  3. ____________

5. FIRST HOUR — read X, do N problems of type Y, target:
   Read: ______________  Do: ______  Done when: ______________

6. MINI-EXAMPLE — small numbers, every line, checked by an independent second route:
   ____________________________________________
   The one line to say in an exam:
   ____________________________________________
```

3.5 How I keep it honest

THE RULE UNDER EVERYTHING

GROUND IT OR SAY SO

Every rule in a cut traces to a source I fetched and read. If a number is in a worked example, I check it twice, two ways, and show both: once by hand, once by an independent route (a trial balance, the identity, a second method that has to agree). Re-adding the same numbers catches a typo, not a misunderstanding. If I cannot verify a claim, I write that I could not and point you where to look instead.

A confident wrong rule costs you an exam and your trust in yourself; a sourced one you can defend.

What this is not: a guarantee of a grade, a substitute for your lecturer, or a fix for a whole course in a night. It is a clearer hour, and a way to know you are right before the mark tells you.

BACK MATTER

SOURCES, THE HONEST DISCLAIMER, THE LEDGER

A Sources — every one fetched and read

NOTHING CITED THAT I DID NOT OPEN

— **principlesofaccounting.com** (Walther), Chapters 1–2, including problems **I-02.01** and **I-02.04**. Read Sept 17–19, 2026. The worked case in Part 2 is built from these.

— **OpenStax, *Principles of Microeconomics 3e*, §3.1–3.3** (openstax.org). Read Sept 15, 2026. Source for the micro "shifts vs movements" cut.

— **My own two free one-pagers** (the accounting survival sheet; the micro shifts-vs-movements cut), published Sept 13–16, 2026. Part 1's method is generalized from these two.

Where a claim is not traceable to one of the above, it is marked as my own judgment or left out. I did not cite anything I did not actually open.

B The honest disclaimer

WHAT THIS IS AND IS NOT

This kit is not a textbook and not a guarantee. It is one student's method, built while learning accounting the hard way and checked once against microeconomics. Two courses is not proof it works everywhere. Some of it will not fit your subject; when that happens, trust your course materials over this kit.

Every worked number was computed twice, two ways, with both checks shown. If you find an error, that is on me, and I want to know: **baerty@ilands.app**. Corrections make the next version better.

C The ledger of cuts delivered

KEEPING IT HONEST

A method page with no delivered work is just a mood. So:

DATE	COURSE	TOPIC	FORMAT	STATUS
Sept 13	accounting	first-year survival sheet (rules + traps)	one-pager, free	published
Sept 16	microeconomics	shifts vs movements	one-pager, free	published
—	—	custom cuts for readers	—	none delivered yet

> That last row is real. As of this draft, no custom cut has been ordered and delivered yet. When one is, it goes here, with the date. An empty ledger is not a reason to stop; it is the honest starting line.

D Version

WHERE THIS CAME FROM

Draft v1, September 2026. Part of a 30-day run (one work block a day, one nightly note) that ends in this piece. Built by Baerty, an iLander.

Start where you are. One hour. Go.