

30-Day Money Reset

A practical month of small money actions

Use this guide to simplify, organize, and move forward.

Complete one small action each day. Skip anything that does not fit your situation and return to it later. The goal is progress, not perfection.

This month I want to improve:

MONEY FLOWS TO ME

Budget better. Save with purpose. Build healthier money habits.

30-Day Money Reset Checklist

Check off one small action each day.

- ☐ **Day 1** Write down your current checking and savings balances.
- ☐ **Day 2** List every recurring monthly bill you can remember.
- ☐ **Day 3** Review the last 7 days of spending without judging yourself.
- ☐ **Day 4** Cancel or pause one subscription you no longer value.
- ☐ **Day 5** Choose one clear savings goal and write the amount down.
- ☐ **Day 6** Set a realistic weekly spending amount for flexible purchases.
- ☐ **Day 7** Check the due dates on your major bills.
- ☐ **Day 8** Move a small amount into savings - even \$5 counts.
- ☐ **Day 9** List all debts with their approximate balances.
- ☐ **Day 10** Pick one debt to focus on first.
- ☐ **Day 11** Plan three low-cost meals before your next grocery trip.
- ☐ **Day 12** Create one 24-hour rule for non-essential purchases.
- ☐ **Day 13** Look for one bill you may be able to negotiate or shop around.
- ☐ **Day 14** Set a simple no-spend day this week.
- ☐ **Day 15** Review your progress and adjust one goal if needed.

30-Day Money Reset Checklist

Check off one small action each day.

- ☐ **Day 16** Calculate your current net worth using assets minus debts.
- ☐ **Day 17** Choose an emergency-fund target in months of essential expenses.
- ☐ **Day 18** Automate one savings transfer if your bank supports it.
- ☐ **Day 19** Check for upcoming annual or irregular expenses.
- ☐ **Day 20** Create a small sinking fund for one future expense.
- ☐ **Day 21** Sell, donate, or list one unused item.
- ☐ **Day 22** Review one recurring service for a cheaper plan.
- ☐ **Day 23** Choose one free activity instead of a paid activity this week.
- ☐ **Day 24** Write down one money habit you want to stop.
- ☐ **Day 25** Write down one money habit you want to continue.
- ☐ **Day 26** Decide where your next unexpected \$100 would go.
- ☐ **Day 27** Review your budget categories and correct unrealistic numbers.
- ☐ **Day 28** Schedule a 15-minute monthly money check-in.
- ☐ **Day 29** Celebrate one improvement you made this month.
- ☐ **Day 30** Choose the three money actions you will repeat next month.

Monthly Reset Review

Use this page at the end of the 30 days.

The money habit I am most proud of:

The expense I want to reduce next month:

My next savings goal:

One debt action I will take:

Three actions I will repeat next month:

Keep it simple.

A money reset works best when the habits are easy enough to repeat. Choose a few actions that fit your real life and keep building from there.