

# **The 90-Day Money Stability Reset**

A simple weekly system for parents and career-transition seasons

What this is: A practical 90-day plan to reduce money stress and build stability with a repeatable weekly routine.

Who it's for: Young adults who are (1) starting a family/parenting or (2) in a career transition/rebuilding season.

Time required: 20 minutes per week + 1 minute per day.

## Quick Start (2 decisions)

Your 90-day reset starts here

1. Write your start date: \_\_\_\_\_

2. Pick your track (circle one):

- Track A: Parents / Family-Starting (predictability + essentials)
- Track B: Career Transition / Rebuilding (cash protection + runway + next-step income)

Choose your 90-day target (pick ONE)

- Save \$ \_\_\_\_\_ (even small counts)
- Stop overdrafts/late fees
- Pay down one debt by \$ \_\_\_\_\_
- Build a consistent weekly budget habit (no more “avoiding” money)

The rule:

Consistency beats intensity. You’re not trying to be perfect. You’re building a system you can repeat.

# **Your Money Snapshot (no shame)**

Step 1: Get the facts (no guilt)

Fill this in as best you can today.

- Monthly income (after tax): \$\_\_\_\_\_
- Pay schedule: weekly / biweekly / twice monthly / monthly

Fixed essentials (monthly)

- Rent/mortgage: \$\_\_\_\_\_
- Utilities: \$\_\_\_\_\_
- Phone/internet: \$\_\_\_\_\_
- Insurance: \$\_\_\_\_\_
- Car payment/transport: \$\_\_\_\_\_
- Childcare: \$\_\_\_\_\_
- Minimum debt payments: \$\_\_\_\_\_
- Other fixed bills: \$\_\_\_\_\_

Variable spending (monthly estimate)

- Groceries: \$\_\_\_\_\_

- Gas/transport: \$ \_\_\_\_\_
- Eating out/coffee: \$ \_\_\_\_\_
- Subscriptions: \$ \_\_\_\_\_
- Kids needs (diapers, school, activities): \$ \_\_\_\_\_
- Misc: \$ \_\_\_\_\_

Your top 3 pressure points (what's making money feel heavy?)

Your top 3 “money leaks” (small stuff that adds up)

Faith Sidebar (Optional): Shame doesn't help you grow. Wisdom does. Today is a reset, not a verdict.

# **The Stability Order (what to do first)**

When money feels chaotic, you need a clear order of operations.

## **The Stability Order**

1. Food + housing + transport first (keep life functioning)
2. Stop fees (late fees, overdrafts, penalties)
3. Minimum debt payments (protect credit and reduce stress)
4. Stability buffer (even \$5–\$25/week)
5. Then growth (extra debt payoff, investing, bigger goals)

Your “stop the bleeding” move (pick one this week)

- Turn on bill reminders
- Set overdraft protection / low-balance alerts
- Call a provider to ask for a due date change
- Cancel one subscription
- Set a weekly spending limit

Faith Sidebar (Optional): Stewardship is prioritizing what matters most—needs first, then stability, then growth.

# **The 4-Bucket Budget (simple + realistic)**

This is the easiest structure to keep when life is busy.

## **The buckets**

1. Needs (bills, groceries, transport, childcare)
2. Stability (buffer/emergency fund)
3. Freedom (debt payoff beyond minimums)
4. Fun (small guilt-free spending so you don't burn out)

## **Starter rule**

If money is tight, start Stability at \$10/week (or even \$5). The amount can grow later.

Set your weekly targets (start small)

- Needs: \$ \_\_\_\_\_ / week
- Stability: \$ \_\_\_\_\_ / week
- Freedom: \$ \_\_\_\_\_ / week
- Fun: \$ \_\_\_\_\_ / week