

The Weekly Money Reset Card (20 minutes)

Do this once a week. Same day, same time.

My weekly reset day/time: _____

The checklist

1. Check balances (bank + credit)
2. Pay essentials / schedule bills for the next 7 days
3. Set a weekly spending limit (what you can spend without stress)
4. Move money (even small):
 - Stability: \$ _____
 - Freedom: \$ _____
5. Choose ONE money win for this week (see ideas below)

Money win ideas (pick one)

- Cancel one subscription
- Cook 2 meals at home
- No impulse buys for 48 hours
- Call about a bill / payment plan
- Sell one item you don't use
- Put \$10 into Stability

Track A (Parents / Family-Starting): Family

Stability Plan

Your goal: fewer surprises

Parents don't need complicated budgets. You need predictability.

Step 1: Your Top 5 family categories

Write your realistic weekly amounts. - Groceries: \$ _____ - Kids needs (diapers, school, etc.): \$ _____ - Childcare: \$ _____ - Gas/transport: \$ _____ - Medical/pharmacy: \$ _____

Step 2: Build a mini “Family Buffer”

First buffer target: \$300 / \$500 / \$1,000 (circle one)

My weekly buffer amount: \$ _____

Step 3: Reduce grocery chaos (simple rhythm)

Pick 2 “default meals” you can repeat weekly: - Meal 1: _____ -

Meal 2: _____

Track A (Parents): Bills + Calendar System

Your goal: fewer late fees and fewer surprises

List your due dates

- Rent/mortgage due: _____
- Utilities due: _____
- Phone/internet due: _____
- Insurance due: _____
- Car/transport due: _____
- Childcare due: _____
- Debt minimums due: _____

Choose your bill-pay rhythm

- Option 1: Pay bills right after payday
- Option 2: Pay bills on one “bill day” each week
- Option 3: Split bills into two groups (1st half / 2nd half of month)

My plan: _____

If money is tight this month (do this early)

- Contact the provider before the due date
- Ask for: due date change, payment plan, or temporary hardship option

Track B (Career Transition / Rebuilding): Rebuild

Budget + Runway

Your goal: protect cash and create breathing room

Step 1: Bare-minimum monthly essentials

Write your “keep life running” number. - Essentials total: \$_____ / month

Step 2: Your runway goal

Runway = essentials \times months. - Months of runway I want: 1 / 2 / 3 (circle one) -

Runway target: \$_____

Step 3: Your 3 cut-first items (fast relief)

Step 4: Your bare-minimum weekly plan

- Weekly essentials: \$_____
- Weekly Stability (buffer): \$_____
- Weekly Freedom (debt): \$_____
- Weekly Fun (small): \$_____

Track B (Rebuilding): Income Momentum Plan

Your goal: stability through action

Money stability improves faster when you pair budgeting with consistent income moves.

Pick your weekly “income actions” (choose realistic numbers)

- Applications sent / outreach messages: _____ per week
- Interviews / calls scheduled: _____ per week
- Skill-building block: _____ hours per week
- One extra income move (gig, freelance, sell items): _____ per week

Tie it to your Weekly Money Reset

After I do my Weekly Money Reset, I will do this next: My next income action:

Money Stress Reset (2 minutes)

When anxiety spikes, don't spiral. Reset.

The 3-step reset

1. Breathe for 60 seconds (slow inhale, slow exhale)
2. Write the next 3 steps (tiny steps only)
3. Do one step immediately (even if it's small)

My next 3 steps

The next right step I will do now

Faith Sidebar (Optional): Take a breath and ask for wisdom for the next step. You don't have to solve everything today—just do the next right thing.

Habits & Discipline (No-Shame): The Money

Minute

One minute a day to stay aware

Every day, do this: - Open your banking app - Write down ONE number (balance or spending)

My Money Minute time: _____

If I fall off (the restart plan)

If I avoid money for a week, I will do a 5-minute reset: - Check balances - Identify the next bill due - Set a spending limit for the next 3 days Then I restart the Weekly Money Reset.

90-Day Tracker (printable)

Track weekly (Weeks 1–13)

Each week, check the boxes.

Week #: _____ - Weekly Money Reset done (20 min): ☐ - Weekly spending limit set: ☐ -

Stability contribution made: ☐ - One money win completed: ☐ - Track A (Parents): bills

reviewed OR grocery plan done: ☐

- Track B (Rebuilding): one income action completed: ☐

Repeat for Weeks 1–13.

Faith Sidebar (Optional): Consistency is a form of faithfulness. Small steps, repeated, change outcomes.

Closing

If you completed even half of this plan, you're building stability. Keep going.

Next step: Do your Weekly Money Reset on the same day next week—no matter what.