



MONEY
HUSTLE MINDSET

NEW YEAR MONEY RESET

Find **\$500** fast. Move it to **HYSA**. Make saving **automatic**.



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[**Start Here**](#) →

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Read Me First (How to Use This Book)

Don't read this whole book at once.

This is not a textbook. It is an action plan. The goal is to find money you are already wasting and move it to a place where it grows.

Your 3 Steps:

1. **Skim:** Read the headlines once to understand the plan.
2. **Do one page per day:** Do not rush. Small steps stick better.
3. **Run the "Friday Reset":** This is your weekly 10-minute ritual to keep the money.

Time required: Most pages take 5 minutes to read and do. The "Friday Reset" takes 10 minutes per week.



Why This Works

**Most people try to save by using willpower.
Willpower fails.**

Think of your money like a bucket. Most people try to fill the bucket by pouring more water in (earning more). But if the bucket has holes (leaks), the water never rises.

Our Strategy:

1. **Plug the leaks:** Stop wasting money on things you don't use or enjoy.
2. **Redirect the flow:** Move that saved money to a separate account immediately.
3. **Add friction:** Make it slightly harder to spend that savings, so you don't touch it on impulse.



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The Leak Audit

Let's find your first win.

Do not guess where your money goes. Look at the data.

Action Step:

1. Open your banking app or credit card statement right now.
2. Look at the **last 3 transactions**. Just the last three.
3. Ask yourself: Did I need this? Did I really enjoy this?
4. **Circle one transaction** that you regret or didn't strictly need.

That circled item is a "Leak." It might be \$5, or it might be \$50. It doesn't matter. Identifying it is the first step to keeping that cash next time.

Common Leaks List

Stuck? Here is where money usually hides.

Check this list against your bank statement. Do you see any of these?

The "Zombie" Subscriptions:

- Free trials you forgot to cancel.
- Streaming services you haven't watched in 30 days.
- Duplicate music apps (e.g., paying for Spotify and Apple Music).
- Gym memberships you haven't used since last January.

The "Convenience" Fees:

- Food delivery fees (when you could have picked it up).
- Expedited shipping costs.
- ATM fees from using the wrong bank machine.
- In-app purchases or game tokens.

The Decision Check

You found a leak. Now, what do you do with it?

Run the item through this quick filter.

1. KEEP IT

- **Criteria:** You use it weekly OR it brings you genuine joy.
- **Action:** Keep it, but check if there is a cheaper annual plan.

2. CANCEL IT

- **Criteria:** You forgot you had it, or you rarely use it.
- **Action:** Use the scripts on the next pages to kill it immediately.

3. PAUSE IT

- **Criteria:** You like it, but you are tight on cash right now.
- **Action:** Many services allow you to "pause" for 1-3 months. This saves money instantly without losing your account history.



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Cancel Script: Email

Don't overthink it. Copy and paste this.

Use this for services that require a written request or support ticket.

Subject: Cancel my subscription

Body:

Hi Team,

Please cancel my subscription to [Name of Service] effective immediately.

I do not wish to renew for the next billing cycle. Please process this request and confirm the cancellation in writing.

My account email is: [Your Email Address]

Thank you,
[Your Name]



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Cancel Script: Chat / DM

Fastest method.

Use this for customer support chat bots or Direct Messages on social media support pages.

Copy and Paste:

"Hi, I want to cancel my [Name of Service] subscription today. I want to stop all future charges. Please confirm when this is done and send me a reference number. Thank you."

Note: If they ask why, you do not need to explain. Just reply: "I am cutting expenses right now. Please proceed with the cancellation."

Phone Script

Don't let them talk you out of it.

Customer service agents are trained to keep you. Be nice, but be a broken record.

Agent: "Hi, how can I help?"

You: "Hi, I'm calling to cancel my service effective today. I do not authorize any future renewals."

Agent: "But we can offer you a special discount..."

You: "I appreciate the offer, but I am not interested. Please process the cancellation."

Agent: "Is there a reason you are leaving?"

You: "I'm just cutting costs. Please go ahead and cancel."

Before you hang up: "Can you please email me a confirmation number so I have proof this is cancelled?"

HYSA Quick Start

Where does the saved money go?

If you leave the saved money in your checking account, you will spend it. You need a "holding tank." You need a **High-Yield Savings Account (HYSA)**.

Why HYSA? Regular banks pay you almost nothing (0.01%). A HYSA pays you much more (often 4% to 5%) just for keeping money there.

Your Assignment:

1. Go to Google. Search: "*Best High Yield Savings Accounts no fees*".
2. Look for a bank that is **FDIC Insured**.
3. Open the account online. It takes about 10 minutes.
4. Link it to your main checking account.

Do not over-research. Just pick a major bank with no monthly fees and a good rate.

Auto-Transfer

Willpower doesn't work. Automation does.

Now that your HYSA is open, we need to feed it.

The Rule of "Small is Fine" Don't try to save \$500 all at once. You will miss the money and cancel the transfer. Start with an amount you won't notice is gone.

Action Step:

1. Log into your main bank.
2. Select "Recurring Transfer" (or Auto-Transfer).
3. Set it to move \$15 to \$50 from Checking to HYSA.
4. Frequency: Every Friday (or every payday).

Result: \$20 a week = \$1,040 saved in a year, without lifting a finger.



Different Bank = Friction

Why your HYSA should be at a different bank.

If your savings account is at the same bank as your checking account, it is too easy to "Instant Transfer" money to buy pizza or shoes.

The "**2-Day Rule**" When your HYSA is at a different bank, transfers usually take 1-3 business days.

- **Impulse buy:** You see something you want. You check your balance. The money isn't there. You can't buy it.
- **Real Emergency:** You transfer the money. It arrives in 2 days. You handle the emergency.

This delay (friction) saves you from yourself.



The Friday Reset Ritual

Your new weekly habit (10 Minutes).

Put a recurring event in your phone calendar for every Friday. Call it "Money Reset."

The Checklist:

- **Login:** Open your main bank app.
- **Audit:** Look at the last 7 days of transactions.
- **Leak Check:** Did you spot a subscription you forgot to cancel? Use the script now.
- **Verify:** Did your auto-transfer hit your HYSA?
- **Logout:** You are done.

That's it. You are now managing your money better than 90% of people.

Protect The Win

Don't let the bank trick you.

Banks make money when you mess up. Let's change the settings to protect your cash.

1. Turn OFF Overdraft Protection If you try to spend money you don't have, the card should decline. "Protection" often means they let the charge go through, then charge you a \$35 fee. Turn it off.
2. Hide the Savings Some apps allow you to "hide" accounts from your main dashboard. If you can't see the HYSA balance every time you log in, you won't feel "rich" and spend it. Check your app settings for "Account Visibility."

Micro-Wins List

Need to reach \$500 faster?

If canceling subscriptions didn't get you to \$500, use these "Micro-Wins" to fill the gap.

- Sell one thing: Look in your closet. Find a jacket or gadget you haven't used in a year. Put it on Facebook Marketplace for \$20.
- Negotiate one bill: Call your internet or insurance provider. Ask: "I am thinking of switching to a cheaper provider. What is the best rate you can offer me to stay?"
- Lower a tier: Downgrade your Netflix or iCloud storage to the cheaper plan for 3 months.
- Eat the pantry: Commit to one week of eating only what you already have in the house. \$0 grocery bill for one week.

The \$500 Tracker

What gets measured gets managed.

Print this page or draw this on a sticky note. Your goal is \$500 in the HYSAs within 21 days.

Date	Action Taken (Cancelled / Sold / Transferred)	Amount Saved	Amount Saved
Jan 2	Example: Cancelled unused gym membership	\$40	\$40
Jan 5	Example: Auto-transfer to HYSAs	\$20	\$60

GOAL \$500.00



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Emergency vs. Goals

When are you allowed to touch the money?

You need clear rules, or you will spend the savings on "fake" emergencies.

TRUE Emergencies (Okay to use funds):

- Medical urgency.
- Car repair needed to get to work.
- Job loss.
- Unexpected home repair (broken pipe).

FAKE Emergencies (Do NOT touch funds):

- Concert tickets go on sale.
- Holiday gifts.
- New phone release.
- Takeout food because you are tired.

If it is not a True Emergency, the money stays in the HYSA.

Your Rules (Make a Copy)

Define your boundaries.

Fill this out now. When you are stressed, you won't make good decisions. Rely on the rules you make today.

- My Monthly Bills Buffer: I want to keep \$ in my checking account at all times.
- My Weekly Auto-Transfer: \$ every Friday.
- Are "Dips" allowed? (Can I take money out for non-emergencies?): YES / NO
- If I use the savings, I must refill it by: (Date/Timeframe).

Edit Your Transfers

The "Nudge" Method.

The "Nudge" Method started with a small transfer (e.g., \$15).
After 3 weeks, check in. "Nudge" Method.

- Did you overdraft?
- Did you miss the money?
- Did you feel stressed?

If the answer is NO: Log into your bank and increase the transfer by **\$5** or **\$10**.

It seems small, but if you keep "nudging" it up every month, you will eventually find your maximum savings rate without feeling the pinch.

Frequently Asked Questions

Common roadblocks.

I have irregular income (freelance/tips).

Set your auto-transfer to the smallest amount you earn on your worst week (e.g., \$10). When you have a good month, manually transfer the "extra."

I don't use banking apps.

You can do all of this on the bank's website via a computer. Or, go into a branch and ask a teller to set up a "Recurring Transfer."

I get paid bi-weekly, not weekly.

Set the transfer for the day after payday.

It's a 3-paycheck month!

Lucky you. Take that entire third paycheck and move it to the HYSAs immediately. Pretend it never happened.

Weekly Reminder

Set this up on your phone right now.

If you rely on memory, you will forget. Rely on your calendar.

Calendar Event Details:

- **Title:** Friday Money Reset
- **Time:** Friday, 8:00 AM (or whenever you drink coffee).
- **Duration:** 15 Minutes.
- **Repeat:** Weekly.
- **Description:**
 1. Check 3 recent transactions.
 2. Cancel any new leaks.
 3. Verify transfer hit the HYSA.



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What's Next?

You have stopped the bleeding.

Congratulations. You have:

1. Audited your leaks.
2. Cancelled the waste.
3. Started a friction-based savings account.
4. Automated the growth.

The Next Level: Once your HYSAs hit \$1,000, you are ready for a more advanced system. This involves organizing your checking account to handle bills automatically so you never worry about due dates again.

When you are ready, check for our
"Account Paychecks Kit".



Get help + updates

MHM Start Hub



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