



MONEY
HUSTLE MINDSET

THE FRIDAY RESET PACK

Cancel one leak. Redirect it automatically. Watch your buffer grow—without a spreadsheet.



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QUICK START

In 10 minutes: Check 3 → Cancel 1 → Auto-transfer → Protect the win.

Step 1: Check 3

Look at three main money areas:

1. Your bank app — any strange charges?
2. Your subscriptions — still using all of them?
3. Your credit card bill — any new or doubled payments?

Put a check (☑) next to each one when you've checked it.

Bank app Subscriptions Credit card

Step 2: Cancel 1

Pick one thing you don't need anymore — a free trial, an unused app, or a small monthly charge. Cancel it today. Even one small cut saves money fast.

Cancelled _____

Step 3: Auto-Transfer

Move that saved amount into savings.
Set an automatic transfer (even \$5 works).
You can do this right in your bank app.

Auto-transfer set for Friday at : AM/PM

Step 4: Protect the Win

Keep your savings safe.
Don't link your savings to your debit card.
Think of it as "money on pause," not "money to spend."

Savings card off Separate bank used

CANCEL SCRIPTS — APP STORES

iOS: Settings → Apple ID → Subscriptions (3 steps)

Android: Play Store → Profile → Payments & subscriptions (3 steps)

For iPhone (iOS)

Follow these 3 steps:

1. Open Settings
2. Tap your Apple ID name → choose Subscriptions
3. Tap the app you want → select Cancel Subscription

Tip: If you don't see it listed, it might be billed directly through the merchant — check your email for receipts.

For Android (Play Store)

Follow these 3 steps:

1. Open the Play Store
2. Tap your profile icon (top right)
3. Go to Payments & Subscriptions → Subscriptions → Cancel

Tip: Some apps use PayPal or a credit card instead. If so, cancel from that account too.

Mini Reset Challenge

Open your phone's settings right now.

Scroll through your active subscriptions — you might be surprised what's still running.

If you find something you forgot about, cancel it before you close this page.

One less charge = one more win.

CANCEL SCRIPTS — MERCHANTS

Sometimes your subscriptions don't show up in your app store.

Template 1 — Simple Cancellation

Subject: Cancel my subscription (Account # ____)

Body:

Hi [Merchant Name],

Please cancel my subscription effective today and confirm by email.

My account number or email on file is [insert here].

Thank you,

[Your Full Name]

Template 2 — Trial or Refund Request

Subject: Cancel my subscription and request a refund

Body:

Hi [Merchant Name],

I noticed a recent charge for [service or app name]. I no longer wish to continue and would like to request a refund, as I intended to cancel before the renewal date.

Please confirm the cancellation and let me know once the refund is processed.

Thank you for your help,

[Your Full Name]

Account: [Email or Account #]

Before You Send

- Send from the same email you used to sign up.
- Add a screenshot or receipt if you have one.
- Allow 1–2 business days for a reply.

FIND HIDDEN LEAKS

Common leaks: duplicate streaming, free-trial rollovers, annual renewals, forgotten apps.

Common Leaks to Check

1. Duplicate Streaming Apps

You might be paying for both Netflix and Hulu — but only using one. Check every device and cancel extras.

2. Free-Trial Rollovers

That “7-day free trial” often turns into a \$12.99 monthly bill. Search your email for “receipt” or “payment” to spot these.

3. Annual Renewals

Some subscriptions renew once a year — easy to forget, hard to notice. Check PayPal or your credit card statement for any yearly charges.

4. Forgotten Apps

Old apps, cloud storage, and fitness programs can keep charging you quietly.

Scroll through your phone subscriptions and delete what you don't use.

5. Auto-Renew Plans

Car insurance, antivirus, even music lessons — some roll over automatically.

Mark their renewal dates on your calendar so you can review them first.

Mini Challenge

Find at least two leaks today.

Cancel one right away.

Write down how much you'll save each month — that's your new auto-transfer amount.

AUTO-TRANSFER SETUP (WEEKLY)

This is where you turn savings into a habit — not a chore.

Step 1: Choose Your Amount

Pick a number that feels easy to repeat.

It can be \$5, \$10, or whatever you saved by canceling something. The goal isn't big — it's consistent.

Step 2: Set It to Repeat

Open your main bank app.

Look for "Automatic Transfer" or "Recurring Transfer."

Set it to move your chosen amount every Friday.

That's your weekly "reset and save" moment.

Transfer day: Friday, every week

Step 3: Label It Clearly

Name your transfer something that feels good — like "Future Fund," "My Wins," or "Friday Reset."

When you see it, you'll remember why you're doing this.

Tip: A name with meaning keeps you motivated.

Why It Works

You're removing the hardest part — remembering to save.

Once it's automated, your progress builds quietly in the background.

Every Friday, you'll start feeling a little more in control — and that's the real reward.

HYSA CHOOSER

Checklist: FDIC/NCUA, no fees, external transfers, mobile app, APY note (rates change).

A High-Yield Savings Account (HYSA) is where your money can grow while it rests.

It's the safe place for your "Friday transfers" to land and earn more over time.

Use this checklist before opening one.

HYSA Checklist

- FDIC or NCUA insured — your money is protected up to the legal limit.
- No monthly fees — fees eat your earnings fast.
- Easy external transfers — make sure you can move money in and out from your main bank.
- Good mobile app — you should be able to check your balance anytime.
- Competitive APY (interest rate) — rates change, but higher is better.
- No debit card access — keeps your savings harder to spend.

Simple Tip

Don't chase the "highest" rate if it makes things hard to use. A slightly lower rate is fine if it's easy to manage and reliable.

Example

If you transfer \$10 each Friday, that's \$520 a year — before interest. In a HYSA, it can quietly grow even more. You'll see small progress turn into real results.

PROTECT THE WIN

Separate bank = friction; turn off savings debit card.

Think of Your Savings as a Different Person

Your savings account belongs to future you.

Future you wants options, freedom, and less stress.

So, when you protect your savings, you're protecting that version of yourself.

If you ever feel tempted to dip into it, ask:

"Would future me thank me for this?"

If the answer is no, close the app and walk away.

Keep It Separate

Your main bank is for daily spending.

Your savings bank is for growth.

They shouldn't live in the same app.

- Choose a bank that's different from your checking account.
- Don't link your savings to Apple Pay, Venmo, or any instant transfer tool.
- Turn off the debit card tied to your savings (or never activate it).

- Separate bank used
- Debit card off or stored away
- Not linked to payment apps

Create "Healthy Friction"

Friction means it takes effort to spend your savings — and that's a good thing.

Here's how to build it:

- Keep your savings login out of your phone's password manager.
- Move your savings app to a hidden folder on your home screen.
- Use a small withdrawal limit or a 1–2 day transfer delay.

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FRIDAY RESET DASHBOARD

How-to use the one-page tracker. [Link to Sheet.](#)

What You'll See

- Weekly Checkboxes: for "Check 3 → Cancel 1 → Auto-transfer → Protect the win."
- Spent / Saved Summary: a quick view of how much left your account and how much you kept.
- Notes Column: space for small wins or things to watch next week.
- Milestone Bar: a line that fills up as you reach \$100, \$500, and beyond.

How to Use It Each Friday

1. Open the Sheet or Printout. – Keep it somewhere easy to find — phone, desktop, or fridge.
2. Tick Your Boxes. – Did you check your accounts? Cancel one thing? Transfer money? Protect it? Tick them off one by one.
3. Update Your Totals. – Add what you saved this week. Even small numbers count.
4. Write One Note. – Something you did well or want to fix next time.
Example: "Canceled Hulu — saved \$12.99."
5. Close It. Move On. – You're done in five minutes. Enjoy your weekend.

Your Link

If you're using the digital version, click the link in your pack to open the dashboard.

You can copy it to your own Google Drive so it's private and editable.

Tip: Bookmark the sheet or set a recurring Friday reminder on your phone.

MILESTONES & TROUBLESHOOTING

First \$100/\$500 buffer; edge cases (3-paycheck months, missed transfer).

Milestones to Celebrate

First \$100 saved:

This is your starter cushion. It's proof the system works. You'll start to feel calmer knowing you have a small safety net.

First \$500 saved:

This is your buffer zone. It covers a last-minute bill, an emergency trip, or a surprise expense without panic.

\$1,000 saved:

This is your peace fund. You'll notice you check your balance less because you finally trust your system.

Tip: Each time you hit a milestone, move the goalpost a little — \$1,500, \$2,000, \$5,000. Growth doesn't have to be fast; it just has to continue.

If You Miss a Week

Don't start over — just start again. This system is made for real life, not perfect weeks.

If you skip a Friday:

- Do a "mini reset" on Saturday or Sunday.
- Check your last transfer — still going?
- Pick one quick win (cancel or check one thing) and call it done.

What matters is showing up, not the day you do it.

If You Get Three Paychecks in a Month

Use the extra one to jump ahead.

- Send half to savings.
- Use the rest to clear one small debt or bill. It's a bonus — treat it like one.

If a Transfer Fails

Don't panic. It happens.

- Check your account balance.
- Pause the transfer for a week if needed.
- Resume once your balance is back up.

You didn't fail — you just adjusted.

If You Feel Stuck

Remember why you started.

You wanted less stress, fewer leaks, and more peace.

Every small reset builds that freedom — one Friday at a time.

You didn't fail — you just adjusted.

Final Note

Saving money isn't about being strict — it's about feeling safe.

You've built a system that protects your effort, your time, and your future self.

Keep it up, and soon this won't feel like a "reset" at all.

It'll just feel like you.