



MONEY
HUSTLE MINDSET

7-DAY MONEY RESET GUIDE



10-minute routine to stop “broke after rent.”

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Introduction

You don't need a 40-tab spreadsheet to feel in control. You need 10 minutes, once a week. This guide shows you the 3-step Friday ritual, a one-page QuickStart, tiny scripts to cancel waste, and real-world math so your money moves where it matters—automatically.

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TL;DR — Do this in 15 minutes

Checklist:

- Pick your Reset Day: Friday (or payday eve)
- Open your bank app: Review last 3 charges
- Cancel one leak: Sub, fee, or delivery habit
- Set automation: \$20/week transfer to savings (same day as paycheck)
- Calendar reminder: Repeat every week (10 minutes)

Note: One tiny win beats a perfect plan you never follow.

The 10–Minute Money Reset (3 steps)

Step 1 (3 minutes)

Check 3 transactions

Scan your last three charges. Ask: Was this necessary? Will it repeat? Would I choose it again? Pattern > perfection.

Step 2 (5 minutes)

Cancel one leak

Kill one recurring waste: a forgotten app, delivery habit, bank fee. Don't find ten. Find one—and do it now.

Step 3 (2 minutes)

Redirect the savings

Set an automatic transfer: \$20/week (or your number) to Savings or Extra Debt Payment. The key is same day as payday so you never feel it.

Why This Works

Small moves > big promises. Your brain loves wins. Ten minutes builds a streak. Streaks build momentum. Momentum builds buffers.

Top 10 Money Leaks (with “EASY WIN” ideas)



\$5 coffees on workdays → try 2 “home coffee” days/week



App subscriptions you forgot (cloud storage, stock photos, “pro” trials) → audit & cancel two



Food delivery fees 2–3×/week → swap 1 delivery for pickup



Streaming stack (3–5 platforms) → rotate monthly; keep 1 active



Unused gym/app memberships → pause or downgrade



Bank fees (overdraft/ATM) → ask support for a fee reversal; set low-balance alerts



Auto-renew domains/tools you don’t use → cancel before renewal



Impulse “deal” buys → 24-hour rule, wishlist instead of checkout



High insurance premiums → annual re-quote; raise deductibles if prudent



Credit card interest → call for a rate reduction; pay before statement date

Callout (“Example math”):

- Cancel two \$9.99 subs → \$240/year
- Swap one \$30 delivery/wk → \$1,560/year
- \$20/week auto-move → \$1,040/year
- Total potential from 3 tiny changes: \$2,840/year

Scripts & Templates (ready to use)

A) Subscription/Service Cancel (chat/email):

"Hi, I noticed I'm paying for [Service] but I'm not using it. Please cancel and ensure I won't be charged going forward. If possible, refund the most recent charge. Thank you!"

B) Bank Fee Reversal (phone):

"Hi, I saw an [overdraft/ATM] fee of \$[amount] on [date]. I've been a customer for [X years] and this was a one-off mistake. Could you waive it as a courtesy?"

C) Delivery Swap Rule (habit card):

"Delivery max 1x/week. If I order twice, one must be pickup."

D) Auto-Transfer Setup (bank app notes):

Account → Transfers → Recurring → \$20/week → Destination: Savings (Emergency Fund) → Same day as paycheck.

E) Weekly Reminder (calendar text):

"10-Min Money Reset: check 3 txns → cancel 1 leak → auto-move \$20."

7-Day Money Reset Tracker

	3 Txns Checked	1 Leak Canceled	\$ Auto-Moved	Win Logged (what you did)
Mon				
Tue				
Wed				
Thu				
Fri				
Sat				
Sun				

What worked?

What will I change next week?

Frequently Asked Questions

Do I need a budget?

- No. Start here. Add detail later if you want.

What if I can't find a leak weekly?

- Lower the bar. Downgrade one plan. Swap one delivery. Ask for a fee reversal.

Is \$20/week enough?

- The amount is up to you—\$5, \$10, or \$50. The habit is the win.

Where do I park savings?

- A basic high-yield savings for your emergency buffer is fine to start.

Your Next 10-Minutes

- 1) Schedule your Friday Reset (repeat weekly)
- 2) Download the printable Tracker
- 3) Get my quick wins checklist in your inbox

[**Get the free 7-Day Money Reset**](#)

Like systems? Grab the Automation Starter Checklist at [Automate for Profit](#).

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