

The 30 Day Challenge

One habit for your mouth. One for your money. One for your life. Every day for 30 days.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30

Tick one box a day. Thirty boxes. Three habits for life.

Dr Isa Yusuf

BDS, MPH, DCP | Dental care professional and author

drisayusuf.com

Free edition for subscribers

Two subjects school never taught you

Most people learn how to look after their mouth and their money too late. Both get more expensive the longer you wait.

I'm Dr Isa Yusuf. I spent my career in dental care in Nigeria and the UK, and I taught myself personal finance along the way. I saw the same pattern in both. Small daily habits beat big rescues.

This challenge gives you three small actions a day. One for your mouth. One for your money. One for your life. Most take five to ten minutes.

MOUTH

Brushing, cleaning between teeth, sugar and check-ups. The habits behind a healthy mouth for life.

MONEY

Savings, bills, debt and pensions. The habits behind money which works for you.

LIFE

Sleep, movement, food and people. The habits behind a calmer, healthier week.

How it works

- **Do one day at a time.** Read the day in the morning. Do the three tasks before bed.
- **Tick the boxes.** Tick each task as you finish it, then shade the day on your tracker.
- **Missed a day?** Pick up where you left off. Don't start again. One missed day changes nothing.
- **Weeks 1 to 4.** Know where you stand, build the habits, go deeper, then make it last.

Your quick win today. Do day 1 now. Brush for two minutes, list your accounts and drink a glass of water. Fifteen minutes and you're one box in.

Your 30 day tracker

Tick each habit as you do it. A full column means a full day. Stick this page on your fridge or by the sink.

	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9	Day 10
MOUTH	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
MONEY	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
LIFE	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

	Day 11	Day 12	Day 13	Day 14	Day 15	Day 16	Day 17	Day 18	Day 19	Day 20
MOUTH	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
MONEY	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
LIFE	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

	Day 21	Day 22	Day 23	Day 24	Day 25	Day 26	Day 27	Day 28	Day 29	Day 30
MOUTH	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
MONEY	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
LIFE	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Start date

Finish date

Write both dates now. A finish date turns a plan into a promise.

Know where you stand

This week you look before you change anything. You check your mouth, your money and your habits. Honest numbers make every later step easier.

Day 1

MOUTH

Brush for two full minutes, morning and night. Use the timer on your phone.

☐

MONEY

Write down every bank and savings account you hold and its balance today.

☐

LIFE

Drink a full glass of water before your first tea or coffee.

☐

Day 2

MOUTH

Check the fluoride on your toothpaste tube. Adults need 1,350 to 1,500 ppm.

☐

MONEY

List every direct debit and subscription leaving your account each month.

☐

LIFE

Take a ten-minute walk after one meal.

☐

Day 3

MOUTH

After brushing, spit out the toothpaste. Don't rinse. The fluoride keeps working.

☐

MONEY

Cancel one subscription you no longer use.

☐

LIFE

Put your phone in another room 30 minutes before bed.

☐

Notes

Day 4

MOUTH

Look at your gums in a mirror after brushing. Note any bleeding, redness or swelling.

☐

MONEY

Write down everything you owe: cards, loans, overdraft, car finance and Buy Now Pay Later.

☐

LIFE

Write three things you are thankful for today.

☐

Day 5

MOUTH

Find the date of your next dental check-up. Book one if you have no date.

☐

MONEY

Check your credit report free with Experian, Equifax or TransUnion.

☐

LIFE

Stretch for five minutes when you wake up.

☐

Day 6

MOUTH

Count how many times you eat or drink something sugary today.

☐

MONEY

Write down every penny you spend today, coffee included.

☐

LIFE

Call or message one friend you have not spoken to in a while.

☐

Day 7

MOUTH

Check your toothbrush. Replace it if it is over three months old or the bristles splay.

☐

MONEY

Add up your spending from yesterday. Multiply by 30 for a rough monthly picture.

☐

LIFE

Plan your meals for next week on one sheet of paper.

☐

Notes

Build the habits

Now you act. Each task this week sets up a habit you keep for life. Small steps, done daily, beat big plans you never start.

Day 8

MOUTH

Clean between your teeth with floss or interdental brushes. Do it once a day from now on.

☐

MONEY

Open a separate savings account or name a savings pot in your banking app.

☐

LIFE

Go to bed and get up at the same time today and tomorrow.

☐

Day 9

MOUTH

Keep sugary food and drinks to mealtimes only.

☐

MONEY

Set up a standing order to your savings for the day after payday. Any amount counts.

☐

LIFE

Walk for 20 minutes.

☐

Day 10

MOUTH

Swap one sugary drink for water or plain milk.

☐

MONEY

Compare one bill, such as energy, broadband or insurance, against two other providers.

☐

LIFE

Add one extra portion of vegetables to a meal.

☐

Notes

Day 11

MOUTH

Chew sugar-free gum for ten minutes after a meal.

☐

MONEY

Write a one-page budget. Money in, money out, money left.

☐

LIFE

Read ten pages of a book.

☐

Day 12

MOUTH

Brush last thing at night. After this, drink only water until morning.

☐

MONEY

Pick the debt to clear first. Choose the one with the highest interest rate.

☐

LIFE

Eat one meal today with no screens at the table.

☐

Day 13

MOUTH

Watch your children or a family member brush. Help them reach the back teeth.

☐

MONEY

Set an emergency fund target equal to one month of essential costs.

☐

LIFE

Spend 15 minutes outside in daylight.

☐

Day 14 Review day

MOUTH

Review your week. Tick off the mouth habits you kept every day.

☐

MONEY

Check your savings pot. Note the amount, even if small.

☐

LIFE

Write one sentence on how this week felt.

☐

Notes

Go deeper

Your daily routine is in place. This week you look at the bigger picture. Some of these tasks take ten minutes and pay you back for years.

Day 15

MOUTH

Keep acidic drinks such as fizzy drinks and fruit juice to mealtimes.

☐

MONEY

Find any old workplace pensions with the free Pension Tracing Service on gov.uk.

☐

LIFE

Cook one meal at home in place of a takeaway.

☐

Day 16

MOUTH

After acidic food or drink, wait an hour before you brush.

☐

MONEY

Check your payslip. Make sure you get the full pension match your employer offers.

☐

LIFE

Sit quietly for five minutes and breathe slowly.

☐

Day 17

MOUTH

If you use mouthwash, use it at a different time from brushing, such as after lunch.

☐

MONEY

Read the gov.uk page on ISAs. Note this year's allowance and the types on offer.

☐

LIFE

Clear out one drawer or one shelf.

☐

Notes

Day 18

MOUTH

Check your mouth for ulcers, lumps or patches. See a dentist or GP about any ulcer lasting over three weeks.

☐

MONEY

Write one money goal for the next 12 months. Make it a number with a date.

☐

LIFE

Do one kind thing for a neighbour or colleague.

☐

Day 19

MOUTH

Pack a travel toothbrush in your bag or at work.

☐

MONEY

Sell one item you no longer use.

☐

LIFE

Take the stairs every time today.

☐

Day 20

MOUTH

Teach one child or relative the spit, don't rinse rule.

☐

MONEY

Talk about money for 15 minutes with your partner or a trusted friend.

☐

LIFE

Go to bed 30 minutes earlier than usual.

☐

Day 21 Review day

MOUTH

Review your week. Note which mouth habit felt hardest.

☐

MONEY

Total what you have saved and cancelled so far.

☐

LIFE

Write one thing you are proud of this week.

☐

Notes

Make it last

This week turns effort into routine. You set reminders, write things down and choose the three habits you keep after day 30.

Day 22

MOUTH

Set a phone reminder to replace your toothbrush every three months.

☐

MONEY

Automate one more payment, such as an extra amount toward your first debt.

☐

LIFE

Choose one evening each week to be screen-free.

☐

Day 23

MOUTH

Write your daily mouth routine on a card and keep it by the sink.

☐

MONEY

Check your tax code on your payslip or in the HMRC app.

☐

LIFE

Put three exercise sessions for next week in your calendar.

☐

Day 24

MOUTH

Write a list of tooth-friendly snacks: cheese, plain nuts, vegetable sticks.

☐

MONEY

Write down what insurance cover you hold and what it pays out.

☐

LIFE

Send a message thanking someone who helped you.

☐

Notes

Day 25

MOUTH

Check the next check-up date for every person in your home.

☐

MONEY

Read one page explaining the difference between saving and investing.

☐

LIFE

Cook a meal for someone else.

☐

Day 26

MOUTH

Hold your brush at an angle to the gumline and brush in small circles, one tooth at a time.

☐

MONEY

Write down who depends on you and what happens to your money if you die. Start your will plan.

☐

LIFE

Unfollow three social media accounts which leave you feeling worse.

☐

Day 27

MOUTH

Repeat the gum check from day 4. Compare what you see.

☐

MONEY

Pick one fixed date each month for a 30-minute money check-up.

☐

LIFE

Walk to one place you would normally drive to.

☐

Day 28 Review day

MOUTH

Review your week. Tick the mouth habits you now do without thinking.

☐

MONEY

Repeat the balance list from day 1. Compare the numbers.

☐

LIFE

Write how you feel today compared with day 1.

☐

Notes

Finish strong

Day 29 Look back



AFTER DAY 30

Your three habits for life

Write the three habits you chose on day 30. Keep this page where you see it every day.

MOUTH

Every day, for my mouth, I will

MONEY

Every month, for my money, I will

LIFE

Every week, for my life, I will

Signed _____

Date _____

WHAT NEXT

Well done. Keep going.

Thirty days ago you started with three small actions. Now you have a routine for your mouth, your money and your life.

Watch your inbox. I send one short email at a time, with one clear action. No fluff and no hard sell.

Want to go further? My books take each subject step by step. The Health Series covers mouth care for every age in your home. The Financial Series explains how money works in the UK, the US, Nigeria and more.

drisayusuf.com

Books, blog and every free resource

This guide gives general education only. It is not personal dental, medical or financial advice. For advice on your own situation, speak to your dentist, your GP or a regulated financial adviser. Links to gov.uk and credit reference agencies are for your own research.