# BREADWINNER RESET

BY AMANDA GARCIA

## WORKBOOK

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# Financial Reset Workbook

## Your Step-by-Step Guide to Regaining Control of Your Money

This workbook will serve as your personal guide for assessing yourcurrentfinancial situation, identifying areas forimprovement, and creating an actionable plan to reset your finances. Use this workbook asa safe space to write, reflect, and plan.

## Step 1: Reflect on Your Money Mindset

Your mindset shapes your financial decisions. Before diving into numbers, reflect on how you feel about money.

- What emotions do you associate with money (fear, security, stress, freedom, opportunity)?
- What financial lessons did youlearn from your family growing up?
- What financial mistakes haveyou made that taught you something valuable?
- Write down 3 money beliefsyou want to change and 3 you want to strengthen.

## Step 2: Take Inventory of Your Finances

Clarity begins with awareness.Take a snapshot of where you stand today.

- List all your income streams (salary, side hustles, business, passive income).
- List all fixed expenses (rent, utilities, insurance, subscriptions).
- List all variable expenses (food, transportation, entertainment).
- List all debts (credit cards, loans, mortgages, including balances and interest rates).
- List all savings and investments (emergency fund, retirement fund, stocks, real estate).

## Net Worth Tracker

| **Assets** | |
|---|---|
| Cash | |
| Investments | |
| Property | |
| Other | |
| TOTAL ASSETS | |
| Liabilities | |
| Credit Cards | |
| Loans | |
| Mortgage | |
| Other | |
| TOTAL LIABILITIES | |
| NET WORTH (Assets - Liabilities) | |

## Step 3: Set Clear Financial Goals

Without goals, your moneyhas no direction. Define clear, measurable goals.

- Short-term (1–6 months): e.g., pay off ₱10,000 credit card debt, build ₱20,000 emergency fund.
- Medium-term (6–24 months): e.g., save for a trip, start a side business, buy insurance.
- Long-term (2+ years): e.g., invest in property, retirement savings, financial freedom.

### SMART GoalsWorksheet

| GOAL | SPECIFIC | MEASURABLE | ACHIEVABLE | DUE DATE |
|---|---|---|---|---|
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## Step 4: Create Your Reset Budget

A budget is not about restriction—it's about alignment. Allocate money intentionally.

- List your essential expenses (needs).
- List your lifestyle expenses (wants).
- Plan for debt repayment.
- Commit to savings and investments first.

| CATEGORY | BUDGET | ACTUAL | VARIANCE |
|---|---|---|---|
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## Step 5: Build Your Action Plan

Knowledge is useless without action.Commit to consistent habits that align with your goals.

- 3 habits I will start doing.
- 3 habits I will stop doing.
- 3 financial milestones I will celebrate this year.

### HabitTracker

| Habit | Daily | Weekly | Monthly | Notes |
|---|---|---|---|---|
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## Final Notes & Reflections

Use this section for journaling your reflections, tracking progress, or adding notes for future plans.