

The Money Reset Challenge

30 Days to Take Back Control of Your Finances

@CoachRyanE

Day 0: Welcome

Welcome to the Money Reset Challenge!

Over the next 30 days, you'll take daily action to **reset your money habits, build confidence, and gain control over your finances.**

Each day, you'll complete a simple but powerful challenge designed to move you closer to financial peace and freedom. **Small changes add up—fast.**

Today's Task: Get Set for Success

- ✓ **Commit to the Challenge** – Write down one reason you are doing this challenge.
- ✓ **Choose Your WHY** – What's driving you?
- ✓ **Set a Reminder** – When will you complete each day's challenge?

Fill in the blanks:

- I am doing this challenge because _____

_____.
- My biggest financial frustration is _____
_____, and I'm ready to fix it.
- By the end of 30 days, I want to _____

_____.

📌 Action Step: Share Your Commitment

Tell someone you're doing this challenge! **Text a friend, share on social media, or let your spouse know.** *Accountability is powerful.*

🏆 **BONUS:** Post on Instagram and tag me [[@CoachRyanE](#)] to let me know you're in!

💡 **Coach Tip:** The design of this challenge is NOT to overwhelm you but to take incremental steps to reset your finances in 30 days! If you skip over the emails and directly dive into the activities in this workbook without understanding the context, you risk overstressing yourself. Please take this one day at a time. – Coach Ryan

 **STOP HERE**
See you on Day 1.

Day 1: SET YOUR FINANCIAL VISION

Before fixing your finances, you need a clear vision of where you're headed.

 **Pro Tip:** If you're married, do this together!

Step 1: Your 30-Day Goal


What's your ONE goal for this challenge? (Think about why you signed up and what you want to walk away with after 30 days—clarity, savings, debt-free momentum?)

 **Fill in the blank**

In the next 30 days, I want to achieve _____

_____.

Step 2: Your 12-Month Financial Goals

 **Be specific!** These should be measurable, like 'Save \$5,000 for a vacation' or 'Pay off my car loan.' **Bonus:** Add a specific deadline for each goal.

1. _____
2. _____
3. _____

Step 3: Why This Matters

What will achieving these goals allow you to do? (More freedom? Less stress? A dream vacation? Write down WHY these goals matter to you.)

 **Fill in the blank**

When I achieve these goals, I will feel _____
because _____.


 **STOP HERE**
See you on Day 2.

Day 2: UNDERSTAND WHERE YOU STAND

You can't move forward financially if you don't know where you're starting from.

Step 1: Face the Numbers

Most people avoid checking their financial numbers like they avoid checking their weight after the holidays. But **knowledge is power**—when you know where you stand, you can create a plan to move forward. Your challenge today:


 **List your debts:** (Even the ones you like to pretend don't exist.)

Debt Name: _____

Total Owed: _____

Interest Rate: _____

Minimum Payment: _____

 Repeat for each debt. Use Table Below.

Debt Name	Total Owed	Interest Rate	Min Payment	Notes

Step 2: Check Your Bank Balances

Seeing your real numbers **in black and white** helps you take control instead of wondering where your money disappears each month.

 **Write down your current account(s) & balances:** (Checking(s), Saving(s), Other non-investment accounts). Use Table Below.

Account Name	Balance as of: _____	Notes

Step 3: Look at Your Retirement Balances

Even if it's small, it's progress! Write down what's in your retirement & investment accounts. The goal of the exercise focuses on logging in and viewing balances (we will worry about what is inside them later). 😊

 **Write down your current account(s) & balances:** (401k, 403b, IRA, Brokerage, Crypto, etc.). Use Table Below.

Account Name	Balance as of: _____	Notes

Step 4: Reflection: What Stood Out?

 **Fill in the blank**

- **After looking at these numbers, what surprised you?**

- **What's one thing you want to change?**

 **STOP HERE**
See you on Day 3.

Day 3: Create Your Emergency Fund Plan

Emergency savings prevent you from using debt when life happens. Let's build your financial safety net!

Step 1: Calculate Your Emergency Fund Goal

Fill in the blank

I have \$ _____ in total debt.

My starting emergency fund goal is:

- \$1,000** (I have \$5K or more in debt)
- 1-month of expenses** (I have between \$1K-5K in debt)
- 3-6 months of expenses** (I have less than \$1K in debt or I am debt-free)

 **Math Tip:** One month of expenses = Total monthly bills + monthly spending needs.

Step 2: Assess Where You Are

Check your current savings balance:

My emergency savings today: \$ _____

My goal savings today: \$ _____

The gap I need to reach my goal: \$ _____

If you already have your full goal saved— **Celebrate!!**
If not, let's create a plan. **Continue onto the next page.**

Step 3: Make Your Savings Plan

 **Choose one or more ways to fund your emergency savings:**

Cut back: What expenses can I temporarily reduce?

Write down two things to cut back on:

1. _____
2. _____


Sell something: What do I own that I could sell for quick cash? (example: Clothes, gadgets, furniture, unused tools or gym equipment)

I can sell:

- _____
- _____

Increase income: Could I do extra work, side gigs, or overtime? (Think about 3 things with this step: Overtime (current job), Side hustle (use your skill/talent to make some cash), Part-time work (ex. Pizza delivery driver on weekend).

My short-term plan to boost income: _____

 **Pro Tip:** Even small amounts add up. The key is to commit today!

Step 4: Track Your Progress

Use this table to track your savings each week of the challenge: Your goal: Keep filling in this chart until you hit your emergency fund target within the challenge timeframe or keep it going into the future.

Date (End of week)	Amount Earned	New E. F. Balance
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Step 5: Reflection Question

What would it feel like to have a full emergency fund in place?

How would it change your financial confidence?

 Write your thoughts:

 **STOP HERE**
See you on Day 4.

Day 4: Build Your Income & Expenses Inventory

*The budget that works starts with knowing exactly how much money is coming in and going out.
Let's get clear on your numbers!*

In our coaching services, conducting a detailed expense inventory is essential for long-term success. That's why we created the **MBIT (Master Budget Inventory Tool)** — a powerful, custom-built Excel spreadsheet designed to help you track, organize, and take full control of your spending.

While the MBIT is included free for our coaching clients, we've made it available as a special add-on to the Budget Planner Worksheets. If you're serious about mastering your money, this tool is a game-changer. You can find it here: <https://shop.coachryane.com/get-budget-planner>

Step 1: Inventory Your Income Sources

Your income isn't just your paycheck. Write down every source of money you receive:

- ✓ **Primary Income:** Salary, wages, commissions
- ✓ **Side Hustles:** Freelancing, part-time work, gigs
- ✓ **Other Sources:** Rental income, child support, passive income, Avg. Tax Return


 **Use this table to fill in your numbers:**

Income Source	Amount	Interval (Monthly, Yearly, ...)
	\$	
	\$	
	\$	
	\$	
	\$	

Step 2: Inventory Your Expenses

Most people underestimate their spending. Let's fix that!

Scan at your last 12 months of transactions. What do you spend money on?

 **Pro Tip 1:** We are creatures of habits, same stores, same restaurants, etc. Use this to your advantage as you inventory your expenses: What's your average Costco or Target run? What's your monthly average Amazon spend?

Step 3: Find the Hidden Expenses

What expenses have been sneaking up on you? Those expenses you seem to always forget to plan for.

 Write 2–3 spending surprises you noticed:

1. _____
2. _____
3. _____

What's eating up more of your income than you thought?

- I'm spending more on _____ than I realized.
- A recurring charge I forgot about: _____.

Step 4: Reflection

This is **the most critical day of the challenge**, and I realize it's also the most difficult.

In college, there are sometimes 'weed out' classes where you must truly decide if this is what you want. **Today was the weed-out day.**

Today is so critical—**inventories** are the key to any successful money manager. Did you successfully answer the question: Where does all my money go?

 **STOP HERE**
See you on Day 5.

Day 5: Fix Your Budget

A budget isn't about restriction—it's about giving every dollar a job so you stay in control of your money.

Step 1: Choose Your Budgeting Method

Pick the tool that works best for you:

- ✓ **Pen & Paper:** Keeps it simple and forces you to focus. (aka use this workbook)
- ✓ **Spreadsheet:** Great if you like structure, formulas, and easy tracking. (I still use this option today – and I'm a techie)
- ✓ **Budgeting App:** Works if you're tech-savvy (but remember, the tool can sometimes force you to do it a fixed way).

I choose to use: _____

Step 2: Build a Zero-Based Budget

Every dollar needs a purpose. If your monthly income is \$5,000, your planned expenses, savings, and debt payments should add up to \$5,000. Think about 'next' month, what would be your budget? Factor in everything in your inventory, how will you cash flow for non-monthly expenses, what non-monthly expenses are due next month? Any birthdays or milestones next month?

✦ **Use this formula:** $Income - Expenses = \$0$ (because YOU tell your money where to go)

If pen and paper are your preferred option, a simple starting budget sheet is available on the next page. Keep in mind, this is NOT a fully developed budget—everyone's categories are different—but this should help you get started. Use the extra rows to create your own budget categories.


💡 **Pro Tip:** Use **your expense inventory to create categories that work for you.** Sometimes, a store can be a category on its own—for example, Costco, where you budget each month for your spending. Since what you buy at Costco may span multiple budget categories (Groceries, Household Goods, Clothing, Entertainment), it can make sense to group together.

Step 3: Adjust for Irregular Income

Not everyone has a perfectly fixed income—your income can be just as variable as your expenses. **Do you have unpredictable income** from freelancing, sales, commissions, overtime, or side gigs?

Here are the extra steps you need to take to budget successfully:

1. **Base your core budget on your lowest expected income.** (Ask yourself: What was the lowest income you earned in the last six months?)
 - a. **What's your lowest expected income:** _____
2. Based on this lowest expected income create your zero-based budget.
3. Next, **review the categories in your budget and determine how much additional money is needed for each one.** For example, you may want an extra \$100 for dining out or another \$50 for savings. A \$0 means it's already budgeted and covered. If you're focused on getting out of debt, you might allocate all extra income to that category.
4. **Now, prioritize this list.** Ask yourself what categories I need to fund first.
5. As you receive income throughout the month, make sure your core budget categories are funded first, then **allocate additional funds to your desired categories in the priority order you've defined.**

 **Pro Tip: Do not overcomplicate this!** Irregular income earners must be hands-on with budgeting to be successful, but they also tend to achieve their goals faster because they know how to 'increase' their income each month and know how to live on less (lowest income months). **So, irregular income earners, use this to your advantage by being determined and detail-oriented with your budgeting.**

Step 4: Reflection

Over the years, I've worked with clients who are often frustrated because their budgets don't seem to stick. **Here's the truth: It usually takes about 3 months (or 90 days) to really dial in your budget.** The main reasons most budgets fail is:

1. **Not thinking ahead about upcoming expenses (Inventory).**
2. **Life happening (Emergency fund)**
3. **Habits overpowering your goals (Behavior).**

As we wrap up Day 5 and start thinking about next month's planning, I want you to pause and reflect on why you started this challenge. Whether you're already a seasoned

budgeter or this is your first time diving into a budget, you're making progress! The key is to be flexible and consistent, **understanding that budgeting is a learning process.**

Remember, it's okay if things don't go perfectly. **What's important is that you keep going.** You showed up. And you're closer to financial peace than you were a few days ago. Now, let's keep that momentum rolling as we head into Day 6. You've got this — **the hardest part is getting started, and you're doing it.** Keep pushing forward!

 **STOP HERE**
See you on Day 6.

Day 6: Track Your Spending

A budget without tracking is like a diet without a scale—you won't know if it's working!

Step 1: Choose Your Tracking Method

Pick the tool that makes tracking easy for you:

- ✓ **Pen & Paper:** Simple and forces awareness.
- ✓ **Spreadsheet:** Great for organization (Google Sheets, Excel), and often works great when you can download your transaction from your accounts.
- ✓ **Budgeting App:** If tech is your thing, try YNAB, EveryDollar, or even a simple phone app. Look for apps that can connect and sync with your bank.

Which method will you use: _____

Step 2: Set Your Tracking Schedule

How often will you track your spending?

- **New to budgeting?** Track daily for the first week.
- **Feeling confident?** Track weekly to stay on top of things.
- **Budgeting pro?** A monthly review might be enough.

I will check my spending every: _____.

Step 3: Apply Spending to Your Budget

✦ **Every time you review your spend tracking, categorize it and reflect.**

Ask Yourself:

- **Did this fit my budget plan?** (Yes / No)
- **Am I overspending anywhere?** (Where?)
- **Do I need to adjust my categories?** (How?)

Step 4: Track Today's Spending

Record everything you spent money on today.

Purchase	Amount	Category	Planned (Y/N)
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		

Step 5: Reflection

What's the biggest obstacle stopping you from tracking your spending consistently?
How will you overcome it?

 **STOP HERE**
See you on Day 7.

Day 7: Automate Your Savings/Emergency Fund

The easiest way to save? Make it happen before you even see the money.

Step 1: Review Of Our Goal From Day 3

From day 3, your savings (Emergency Fund) goal depends on your current financial situation:


(See Day 3 – Step 1) **The gap I need to reach my goal: \$ _____**

Step 2: Set Up Automatic Transfer

Time to make saving effortless:

1. **Log into** your bank's app or website
2. **Choose** your savings account
3. **Set up** a recurring transfer for each payday
4. **Pick an amount** that fits your budget: \$ _____

I will transfer \$ _____ every payday to my savings account.

 **Pro Tip:** 90% of the time it is easiest to set up if your Emergency Fund (Savings) account and your primary account are withing the same bank. **Please refer to any 'help guides' provided by your banking institution on setting up automatic transfers. I do not provide technical support for your banking transfers.**

 **Commit:**

- ✓ Today, I will set up an automatic transfer to Savings?

Yes No

- ✓ If No, what challenge or obstacle do you need to remove to get it done?

Step 3: Watch Your Savings Grow

Small amounts add up fast when you're consistent.

Imagine this: If you save \$50 per paycheck, in a year you'll have:

✓ \$1,200 if paid biweekly

✓ \$2,600 if paid weekly

Fill in either of these statements for motivation:

👉 If I save \$_____ per paycheck, in one year I will have \$_____.

👉 If I save \$_____ per paycheck, I will fill my emergency fund in _____ pay periods?

Step 4: Reflection Question

How would it feel to have a growing savings account without having to think about it? _____

 **STOP HERE**
See you on Day 8.

Day 8: The 10-Minute Money Talk

Financial problems aren't just about money—they're about communication.

Why Communication Matters:

Most money fights aren't about numbers—they're about **unspoken expectations**.

When couples (or accountability partners) don't talk about money, it can feel like they're pulling in different directions. That's when **financial stress turns into real relationship tension**.

Today, we fix that with a simple, **10-minute conversation** that will bring you both onto the same page (at least for today).

Step 1: Schedule a Quick 10 Minute Meeting Today.

Money convos don't need to be long or painful.

Keep it short and focused!

 *Use the timer on your phone and set it for 10 Minutes.*

Step 2: Answer These 3 Questions Together.

What's our **biggest financial goal** right now?




What's **one small step** we can take toward that goal **this month**?



What worries you most about money right now? (And how can we tackle it together?)



 **Bonus Question (Time remaining?):** How **do we feel** about money conversations? How can we make them easier and better?



*Step 3: If You're Single, Find an Accountability Partner


You don't need to do this alone! A great accountability partner is:

- **Good with money** (not your broke friend who loves credit card points)
- **Willing to hold you accountable** (real talk, no sugarcoating!)
- **Encourages you to hit your financial goals**

 My accountability partner is: _____

Here are my questions to answer with my Accountability Partner.

 What's my **biggest financial goal** right now?

 _____

 What's **one small step** I can take toward that goal **this month**?

 _____

 **What worries me** most about money right now? (And how can you help me?)

 _____

Step 4: Reflection Question

What was the biggest insight you gained from today's conversation?

 **STOP HERE**
See you on Day 9.

Day 9: Create a Debt Elimination Strategy

Debt is like that uninvited guest who eats all your food and won't leave. Time to show it the door.

Why Today Matters:


Carrying debt is stressful. But without a plan, it sticks around **way longer than it should**.

If you want to be debt-free faster and with less stress, **you need a strategy** that keeps you focused and motivated. Today, you'll choose the best debt payoff method for your situation and take the first step toward freedom.

Step 1: Pick Your Debt Payoff Strategy

1. The Snowball Method (Best for Motivation)

1. **List your debts** from **smallest to largest** (ignoring interest rates).
2. Pay **minimums** on everything **except** the smallest one—attack that one with every extra dollar.
3. Once it's gone, **roll that payment** into the next lowest debt... and so on.
4. **Why it works:** You get **quick wins** and stay motivated!

 My smallest debt is: _____ (Starting here!)

2. The Avalanche Method (Best for Saving on Interest)

1. **List your debts** from **highest to lowest interest rate** (ignore balances).
2. Pay **minimums** on everything **except** the highest-interest debt—focus all extra money here.
3. Once that's gone, **roll that payment** into the next highest-interest debt.
4. **Why it works:** You **save the most money** on interest over time!

 My highest-interest debt is: _____ (Focusing here first!)

Step 2: Organize Your Debts – to your strategy

Referring to Day 2 – you should have all your debts listed. Use the table on the next page to **organize your debts based on the strategy in Step 1**. For example, if you select the Snowball method, list your debts from the smallest balance to the largest. So, if you have a credit card balance of \$3,000 and \$650, the one with the \$650 balance would be listed first. If you select the Avalanche method, list your debts based on interest rates. So, if you have a 0% interest rate, it will be found at the bottom of your list.

Debt Elimination Strategy Table:

Priority Order	Debt Name	Balance	Interest Rate	Min. Payment
1.		\$	%	\$
2.		\$	%	\$
3.		\$	%	\$
4.		\$	%	\$
5.		\$	%	\$
6.		\$	%	\$
7.		\$	%	\$
8.		\$	%	\$
9.		\$	%	\$

Step 3: Take Your First Action

Even a *small step* moves you forward!

Today's challenge:

- ✓ **Pick your payoff strategy** (Snowball for momentum, Avalanche for savings—no wrong answer!)
- ✓ Now, **GO make an extra payment toward your first priority debt** (even \$20 gets the ball rolling!) – Yes, go login in and make an extra payment.

Commit:

Today, I made an extra payment of \$ _____ towards my debt _____.

Step 4: Reflection Question

How do I feel about my debt today, compared to before starting this challenge? Do you feel more confident tackling your debts with a strategy?

 **STOP HERE**
See you on Day 10.

Day 10: Sell Something – Boost Your Progress

Clutter or cash? Today, we turn unused stuff into money that speeds up your financial goals!

Why Today Matters:

Most people have **\$500–\$1,000** worth of unused stuff sitting around their house. **That’s real money** waiting to be turned into progress!

If you’re serious about paying off debt or building your emergency fund, selling a few things can create **instant momentum**—and clear space in your home.

Step 1: Find 3 Things to Sell

Start with items that are collecting dust:

- ✓ **Clothes** you haven’t worn in a year
- ✓ **Electronics** or gadgets you don’t use
- ✓ **Furniture** that takes up space
- ✓ That exercise **bike** you swore you’d use... but didn’t
- ✓ How about the **garage**, tools or items you no longer use or need


Commit – Three things I can sell today:

1. _____
2. _____
3. _____

Step 2: List & Sell

Platforms:

- **Facebook Marketplace / OfferUp** – Great for furniture, home goods, and general items.
- **Poshmark / Mercari** – Best for clothes, shoes, and accessories.
- **eBay** – Good for electronics, collectibles, and unique finds.

 **Pro Tip:** To sell items fast: Take clear photos, write a short but clear [honest] description, and price to sell.

 **Commit – Where will I list my items for sale:**

1. _____
2. _____
3. _____

Step 3: Apply the Money Immediately

Every dollar you make **should go straight to your financial goal.**

✓ How much I expect to make: \$_____

✓ Where I'll apply this money:

Emergency Fund

Debt Payoff

Other: _____

Step 4: Reflection Question

How quickly did you think of something to sell? Did you sell it? What will you sell next to keep the momentum? _____

 **STOP HERE**
See you on Day 11.

Day 11: Plan for Unexpected Expenses

“Unexpected” expenses aren’t surprises—they’re just unplanned. Today, we take control!

Why Today Matters:

Most “unexpected” expenses aren’t actually surprises. They’re just things **we forgot to plan for that we know do happen**.

Common budget busters include:

- ✓ Car repairs (tires, oil changes, breakdowns)
- ✓ Medical or dental visits (co-pays, prescriptions)
- ✓ Home repairs (HVAC, plumbing, appliances)
- ✓ Annual fees (subscriptions, memberships, car registration)
- ✓ Kid-related costs (field trips, school activities, new clothes)

The good news? **You can plan for them NOW instead of being caught off guard later.**

Step 1: Identify Your Top 3 Surprise Expenses

Think about the last few times you were hit with an “unexpected” bill.

Three expenses I need to plan for:

1. _____
2. _____
3. _____

Step 2: Use a Sinking Fund

Sinking Funds

A sinking fund is a mini savings account for a known expense.

Example: If your car registration is \$300 per year, save \$25 per month so you’re ready when it’s due.

Take a minute and look up the three expenses you need to plan for and what is their **average cost when they occur** and **what is the time interval they occur** (every 3 months, 6 months, yearly?).

Now, plug this information into the 3 sentences below.

Example: **Expense** car registration **needs** \$300 **every** 12 **months**.

1. **Expense** _____ **needs** \$ _____ **every** _____ **months**.
2. **Expense** _____ **needs** \$ _____ **every** _____ **months**.
3. **Expense** _____ **needs** \$ _____ **every** _____ **months**.

Next, **Calculate the monthly amount needed to save.**

Example: $\$300 / 12 = \25


1. \$ _____ / _____ = \$ _____
2. \$ _____ / _____ = \$ _____
3. \$ _____ / _____ = \$ _____

Step 3: Add These Expenses to My Budget

Go back to your budget from Day 5. **Adjust your budget to account for these newly defined monthly expenses.** Remember to keep it zero-based.

 How will you include them in your budget?

- Each expense will have its own category?
- Create a single sinking fund category
- Add these amounts into existing categories?

 **Pro Tip Regarding Day 11: Consider using a sperate checking or savings account to hold this money until it is due.** Removing it from your primary account helps you not spend it. And, no, you don't need an account for every sinking fund, you can group them. So, monthly based on your 'total' amount needed to hold over, move that total into the separate account. Many of my clients use a sperate checking account and use that debit card for those expenses when they are due.

 **STOP HERE**
See you on Day 12.

Day 12: Plan a Budget-Friendly Date Night

Quality time doesn't have to come with a hefty price tag. Let's plan a fun, affordable date!

Why Today Matters:


Date nights often get pushed aside because of **time, money, or stress**. But prioritizing your relationship **without breaking the bank** is possible—and important!

The truth? **A meaningful date doesn't require a big budget**. You just need creativity and intention!

Your Challenge: Plan a Budget-Friendly Date Night

- ✓ Set a budget limit: _____ (Bonus points: if it's under \$10)
- ✓ Pick a date and time—commit to it! Put it in your calendar.
- ✓ Choose an activity that's fun, simple, and meaningful.

Step 1: Pick Your Date Night

 Our date night will be on: _____ at _____

Step 2: Plan your Actual Date

Some options to consider:

1. The Creative Date

Who says you need a fancy restaurant? Think outside the box!

- ✓ **Cook a fancy dinner together** at home. (Bonus: Try a "Chopped"-style challenge using only what's in your fridge!)
- ✓ **Sunset picnic** (Pack snacks and head to a park or backyard!)
- ✓ **Game night or movie marathon** (Pick a board game or stream a classic movie!)
- ✓ **Scenic drive with a treat** (Drive to somewhere new and grab a treat!)

 Brainstorm creative date ideas that sound fun?

2. The Experience Date


Focus on doing something new together instead of spending money.

✓ **Local Museum** free day (Check for free admission times or two for one!)

✓ **Hiking** or a walk in a new neighborhood (Explore somewhere new!)

✓ **At-home karaoke night** (YouTube has free karaoke tracks—bring out your inner rockstar!)

✓ **Volunteer together** ❤️ (Serving others is a great bonding experience!)

 Brainstorm experience date ideas that sound fun?

Day 12: Reflection Question

What's one or two reason(s) we've skipped date nights in the past? How can we make them a priority moving forward?

 **STOP HERE**
See you on Day 13.

Day 13: Look for Ways to Increase Income

*Saving money is great—but increasing your income is the real game-changer.
Let's find new ways to bring in cash!*

Why Today Matters:

Cutting back on expenses helps, but there's only so much you can trim before you hit a limit. **Your income, though? That has no cap.**

When you earn more, you create **financial breathing room**. More income = more choices. You can:

- ✓ Pay off debt faster
- ✓ Walk away from a toxic job
- ✓ Start a business or passion project
- ✓ Give generously

Consider this as we start today's challenge: What would an extra \$500–\$1,000 per month allow you to do? _____

Step 1: Brainstorm Your Money-Making Ideas

Use the list below to spark ideas. Then write down three things you could do to bring in extra income.

- ✓ **Sell something** – Clothes, furniture, gadgets? FB Marketplace, eBay, and Poshmark are great options.
- ✓ **Freelance or side hustle** – Can you write, design, tutor, or edit? Websites like Fiverr and Upwork have paying gigs.
- ✓ **Ask for a raise** – If you've been adding value at work, now might be the time to make your case.
- ✓ **Pick up an extra shift** – If your job allows overtime, this could be an easy win.
- ✓ **Monetize a skill** – Can you bake, fix things, or teach something? Offer your services to friends and family.


 My top three income ideas:

1. _____
2. _____
3. _____

Step 2: Pick ONE Action to Take This Week

Small steps lead to big results. Choose one action to take in the next 7 days.

 **Commit:** This week, I will: _____

 **Deadline:** _____ (7 days from now).

Day 13: Reflection Prompt

What's been holding me back from earning more? How can I overcome that?

 **STOP HERE**
See you on Day 14.

Day 14: Review Your Financial Progress

“Reflection turns experience into insight.” – John C. Maxwell.

Why Today Matters:

You’ve completed two full weeks of this challenge—14 days of taking action, shifting habits, and building momentum. Before moving forward, let’s pause and reflect. **Growth is recognized** when you see how far you have come.

Step 1: Look Back at the Past Two Weeks

What’s changed for you?

Check all that apply.

- Mindset Shift** – I feel more in control and confident about my money.
- Habit Change** – I’ve started budgeting, tracking spending, or cutting unnecessary expenses.
- Financial Progress** – I’ve saved money, paid down debt, or found new ways to manage my finances.
- Relationship Growth** – I’ve had better conversations about money with my spouse or family.
- Learned something new** – Financial literacy and learning new tricks can be a game changer.

What’s **one financial habit** you’ve started (or improved) in the past two weeks?



Step 2: Identify Your Biggest Win

Progress isn’t just about big numbers—**it’s about consistency**. Write down one insight, habit, or financial victory you’re most proud of:

My biggest financial win so far:



Fill in the blank:

- ✓ One small habit I changed that's making a difference is _____.
- ✓ A mindset shift I've realized is _____.

Step 3: Celebrate Your Progress

Why does celebrating progress matter? Because success is built on small wins. Whether you:

- Saved \$5 or \$500
- Paid off a credit card balance
- Simply stuck with this challenge
- Discussed money and didn't have a fight
- Learned something new

It's **ALL** progress.

How will you celebrate your progress today (within budget 😊)?



 **STOP HERE**
See you on Day 15.

Day 15: Review Your Retirement Plan

“The best time to start saving for retirement was yesterday. The second-best time is today.”

Why Today Matters:

Retirement might seem far away, but the steps you take **today** will shape your financial future. Let's make sure Future You is set up for success.

Step 1: Check Your Retirement Accounts

Log in to your 401(k), 403 (b), Persi, IRA, or any other retirement accounts.

Ask yourself these questions:

- **Ensure all your accounts can be reviewed (create logins or update passwords).**
- **What's your current balance?**
- If you have automatic contributions, **how much are you contributing each month?**
- **Does your employer match? Are you taking advantage of the full amount?**

Use The Following Table:

Account Name	Current Balance	Monthly Contributions	Employer Match (Y/N)?	Employer Match amount or %
	\$			
	\$			
	\$			
	\$			
	\$			

Step 2: Identify One Way to Improve

Even small changes today can mean thousands more in retirement. **Which of these could you implement?**

- Increase your contribution by 1% or more
- Max out your employer match (FREE money!)
- Review your investments for high fees, make changes
- Open or contribute to a Roth IRA for tax-free growth
- Consolidate old 401(k)s into one account for easier management
- Set up an appointment with a professional Financial Planner

Which step will I take today and Why:



Step 3: Take Action

Small actions today = big results tomorrow.

After Identify One Way to Improve Commit to act.

 **Commit – One thing I can act on today:**

1. _____
2. **(optional)** _____
3. **(optional)** _____

 **STOP HERE**
See you on Day 16.

Day 16: Cut Unnecessary Expenses

“Small leaks sink great ships.” – Benjamin Franklin”

Why Today Matters:

Money doesn't just disappear, it sneaks away through forgotten subscriptions, sneaky fees, and things you no longer use. **Today, let's plug a leak!**

Step 1: Identify Sneaky Expenses

Review your **last 2-3 months of bank and credit card statements.**

Did you find any of the following?

- Subscriptions you don't use (gym, apps, streaming, etc.).
- Recurring charges you forgot about or unknown charges?
- Any reoccurring services you think you need but are not getting the value of (Car Washes, Unlimited movie passes, ski passes, water park passes, etc.)
- Bank fees (why?)

Fill in the blanks:

- ✓ I found _____ subscriptions I forgot I was paying for.
- ✓ My most surprising “sneaky” expense was _____ for \$ _____ per month.
- ✓ If I canceled everything I don't use, I could save \$ _____ per year. (math involved)

 **Pro Tip:** Consider using an **inventory table (example below) to track** and eliminate wasteful spending as you do your review.

Expense Type	Service Name	Monthly Cost	Last Time You Used It	Keep or Cancel
Ex. Subscription, Membership, Fee, etc.	<Gym Membership>	\$ 69.99	<<date>>	Keep / Cancel

Step 2: Clean-up at Least ONE

Hopefully you have found at least one thing you can clean up. If you run a tight ship, you should celebrate that success, as for most people, there is something you can clean up today.

What are you cleaning up today?



How much will you save this month? How much will it save you this year?



Step 3: Redirect That Money!

Cutting expenses is only **half the battle**—the other half is **putting that money to good use!**

Where will you send the extra money?

- Emergency Fund
- Paying off Debt
- Investing in Retirement
- A Fun Future Goal
- Other Budget Category

Today I reclaimed \$_____ per month, I will now put that money toward _____.

STOP HERE
See you on Day 17.

Day 17: Create Financial Transparency

“A strong marriage requires two people who choose to love each other, even on the hard days... especially when talking about money.”

Why Today Matters:


Talking about money isn't always easy, but avoiding it creates **stress, misunderstandings, and resentment**. Today, let's open up the conversation.

Step 1: Identify a Financial Worry

What's one thing about money that's been on your mind but hasn't been discussed yet?

Mark one or write your own:

- I'm stressed about our debt.
- I'm worried about unexpected expenses.
- I feel guilty about past money mistakes.
- I want to be more involved in our finances.
- I worry we aren't doing enough for our future.
- I'm stressed talking about money because _____.
- Other: _____

 The financial concern I want to discuss today is _____
_____.

Step 2: Create a Judgment-Free Zone

This conversation is NOT about blame—it's about teamwork. How can you create a space for honesty? **Find time today, to carve 5-10 minutes and discuss your worry.**

Set the tone with these example phrases:

- ✓ “I've been feeling a little stressed about [insert financial worry], and I don't want to carry it alone. Can we talk spend [x] minutes talking about it?”
- ✓ “I know money conversations can sometimes feel heavy, but I really want us to feel like we're in this together. Could we take a few minutes to just talk about any money worries on our minds?”

- ✓ “I’ve been thinking about how we can make money less of a stressor in our lives. Is there anything about our finances that’s been weighing on you lately? I have one that I’d like to share, today.”

👉 I will start our conversation by saying: “_____”

Step 3: Build Trust & Set a Plan

If you need to strengthen this aspect of your marriage, consider creating a plan for future safe space money discussions and making it a habit.

Discuss one or more of these topics:

- How do we make sure we’re always on the same page financially?
- What changes would make you feel more secure about our finances?

💡 **Pro Tip:** The more you create a routine to discuss money, the easier it becomes, and always focus on moving forward together, then reliving past mistakes, as both of you are prone to making them.

 **STOP HERE**
See you on Day 18.

Day 18: Weekly Meal Plan to Save on Groceries


“A little planning in the kitchen saves a lot of cash at the checkout.”

Why Today Matters:

Planning meals doesn't just save money—it saves time, reduces stress, and **keeps you from grabbing last-minute takeout**. *Let's get organized!*

Step 1: Check What You Already Have

Before making a shopping list, see what's already in your fridge, freezer, and pantry.

 **Write down 3-5 main ingredients** you already have that can be used for meals (ex. Chicken, ground beef, etc.):

1. _____
2. _____
3. _____
4. _____
5. _____

Step 2: Plan 5-7 Meals for the Week

Keep it simple—choose meals your family already enjoys and look for recipes that use similar ingredients to reduce waste. And most importantly are quick to prepare/cook.

Day	Meal Idea	Missing Ingredients
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Day 19: Check Your Credit Report(s)

“Your credit score doesn’t define you—but understanding it can help you take control of your finances.”

Why Today Matters:

Your **credit score** isn’t just a number—it’s a reflection of **how you interact with debt**. Let’s make sure everything on your credit report is accurate and working in your favor.

Step 1: Get Your Free Credit Report

You can check your **credit report for free once a year** from each of the three major credit bureaus.

1. Visit the official site: AnnualCreditReport.com (This is the ONLY official site—avoid paid services!)
2. Pull a report for each of the major three: Experian, Equifax, TransUnion

Step 2: Look for Errors & Red Flags

Even **small errors can impact your credit score**. Use this checklist to review your report carefully.

- Incorrect personal information (wrong name, address, or accounts)
- Accounts you don’t recognize (possible fraud or identity theft)
- Late payments that aren’t accurate (these can be disputed!)
- Old debts that should have dropped off (most negative marks disappear after 7 years)

Step 3: Find an error, act!

You can **dispute inaccuracies** directly with the credit bureau that issued the report.

If there is fraud, more action may be needed.

Pro Tip: Remember Credit Scores Are “I Love Debt” Scores

A credit score only reflects how well you manage debt—it’s not a measure of financial success. The goal isn’t to worship the score, but to build true financial freedom. ***Wealth is not reflected on your credit score, always remember that.***

 **STOP HERE**
See you on Day 20.

Day 20: Create a Debt-Free Vision Board

“Goals you can see are goals you’re more likely to reach.”

Why Today Matters:

Studies show that **visualizing goals makes them more achievable**. Seeing your debt shrink and your dream life ahead. That’s the kind of motivation that keeps you going.

Imagine waking up one day with zero debt. No credit cards. No car payments. No stress. Just financial freedom. Sounds incredible, right? **Today, you’re going to create a vision board to keep that goal front and center.**

Step 1: Choose Your Vision Board Format

Your vision board should be a daily reminder of your debt-free future. Choose a format that works for you:

- **Go Digital**
 - Use **Canva, Pinterest, Etsy**, or a vision board app to design your dream financial future.
 - Save it as your **phone’s wallpaper** for daily motivation.
- **Go Old-School**
 - Print out pictures, cut up magazines, or sketch out your goal.
 - Create a poster board or notebook page to display at home.
- **A Simple Tracker**
 - Use a **debt payoff or money saver** tracker on your fridge and cross off debts as you eliminate them!
 - Create a chain link for each 1K, where you remove a chain link when you eliminate 1K or save 1K, with the total link equaling your goal.

 I’m choosing: _____

Step 2: Personalize Your Vision Board

Your vision board should reflect what your money goals mean to you. **Add elements that will keep you motivated when progress feels slow.** Some suggestions might be your dream purchase when you reach your goal, dream vacation or a picture of your future house. **Use quotes, messages, scriptures, and motivational messages to keep you focused.**

 **One thing I'm adding to my vision board:**

Step 3: Place It Where You'll See It

Your vision board is only powerful if you see it often!

Choose a spot where you'll be reminded of your progress:

- Home screen on my phone
- On my fridge
- Near my desk
- On my mirror
- Dashboard of my car

 **Bonus Share:** Share your vision board on Instagram and tag @CoachRyanE so I can see it!

 **STOP HERE**
See you on Day 21.

Day 21: Review & Adjust Your Financial Goals

“Plans are useless, but planning is indispensable.” – Dwight D. Eisenhower

Reflect:

21 days in—you’ve been putting in the work! But now **it’s time to step back and assess:**

- ✓ What’s working?
- ✓ What needs adjusting?
- ✓ How can you set yourself up for long-term success?

Today, you’ll **fine-tune your goals**, so they remain challenging but achievable.

Step 1: Look at What’s Working

Reflect on the wins you’ve had so far. Even small victories count!

What financial progress have you made? (Check all that apply!)

- I’ve saved more than I expected
- I paid off more debt than planned
- I’ve stuck to my budget consistently
- I’m feeling more confident about my finances

 My biggest financial win so far is:

Fill in the blank


- One habit that has helped me succeed is _____.
- A financial milestone I didn’t expect to hit so soon is _____.

Step 2: Identify the Roadblocks

Even the best plans **need adjustments**. Where have you struggled?

What challenges have come up? (Check all that apply!)

- I have gone over budget
- An unexpected expense threw me off
- One of my goals is too ambitious
- I’ve been struggling with motivation

 My biggest challenge I've faced is:

 **Fill in the blank**

- The hardest part of my financial journey so far has been _____.
- One unplanned expense that challenged me was _____.

Step 3: Make the Fixes

Use the space provided to brainstorm any fix(es) you need to make: A goal needs adjusted? A budget category needs added/removed/adjusted?



 **STOP HERE**
See you on Day 22.


Day 22: Celebrate Wins

“Success is a series of small wins.”

Step 1: Acknowledge

It’s easy to rush to the next goal without stopping to appreciate what you’ve already accomplished. **Today, take a moment to ACKNOWLEDGE & CELEBRATE your progress!**

Today is simple but don’t skip it!

 Capture your proudest moment these past 3 weeks and write why? (This is an important step – reflect and capture it)

Step 2: Celebrate

No further instruction is needed. **Do something to celebrate today.** You don’t need me to tell you how to celebrate but do something you wouldn’t normally do today to mark 3 weeks and 1 more week to go!

 **STOP HERE**
See you on Day 23.




Day 23: Build a Debt-Free Mindset

"Whether you think you can or you think you can't, you're right." – Henry Ford

Why Today Matters:

Getting out of debt isn't just about numbers—**it starts in your mind**. The thoughts you repeat shape your actions, and if you're holding onto limiting beliefs about money, it's time to **rewrite the script**.

Common Limiting Beliefs

-  "I'll never get ahead financially."
-  "Debt is just a part of life." Or "I'll always have a car payment."
-  "I can't afford to save right now."

These thoughts? They keep you stuck. But today, we're going to flip the script.


Step 1: Identify Your Roadblocks

What are three limiting beliefs about money or debt that you've been carrying?

1. _____
2. _____
3. _____

Step 2: Flip the Script

Rewrite each belief into a positive, empowering truth.

 **Example:** Instead of "I'll never be debt-free," → try "Every extra payment moves me closer to freedom."

1. _____
2. _____
3. _____

Step 3: Take Action on Your New Mindset

Now, pick ONE small action to reinforce your new belief.

- Set a mini-goal (like an extra \$50 payment toward debt).
- Listen to a finance podcast or read a success story.
- Write down your “why” and read it every morning.
- Other: _____

Fill in the Blank:

- The biggest money mindset shift I need to make is _____.
- When I feel discouraged about debt, I will remind myself _____.
- My next financial decision will be based on the belief that _____.

Pro Tip: Section 3 of our Debt Elimination Workshop is all about mindset.

If you want to master a debt-free mindset and make financial freedom inevitable, check out the **Debt Elimination Workshop (DEW)**. Inside, you'll get:

- ✓ Understanding debt – good vs bad debt
- ✓ Hands-on building your debt elimination strategy
- ✓ Cultivate a debt-free mindset

[Enroll Here](#)

In case the direct link doesn't work: <https://shop.coachryane.com/course-dew>

 **STOP HERE**
See you on Day 24.

Day 24: Financial Accountability

"Accountability breeds responsibility." – Stephen R. Covey

Why Today Matters:

Most people set financial goals... but without **accountability**, they fade away. Just like an unused gym membership, good intentions don't create results—**consistent action does**.

Having an accountability partner makes it easier to stay on track, push through challenges, and celebrate progress.


The catch? **Your spouse doesn't count**. You need someone outside your household to challenge you and cheer you on.

Step 1: Choose Someone Who Will Keep You Honest

Who in your life is supportive but isn't afraid to call you out?

Think of:


- A close friend
- A mentor
- A sibling or parent
- A mastermind group or financial coach


 Write down **three people** you'd consider and **then circle your final decision**:

1. _____
2. _____
3. _____

Step 2: Make Your Financial Goal Public

First, be **crystal clear on your goal to share and have accountability**. Accountability works best when your goal is **specific and measurable**.

 **Example:** Instead of "I want to save money," say "I will save \$5,000 for an emergency fund by December 1."

 Write **your goal**:

I will _____ by _____.

Step 3: Set Up Accountability Check-Ins

Decide **how often** you'll **update** your accountability partner.

- Weekly text updates
- Biweekly phone call
- Monthly coffee check-in
- Other: _____


 **Fill in the Blank** – Things to **discuss** with your accountability partner:

- I chose you as my accountability partner because _____
_____.
- My goal you can help me with is _____
_____.
- The biggest financial habit I need your help sticking to is
_____.
- If I start making excuses, I want you to _____
_____.

 **STOP HERE**
See you on Day 25.

Day 25: Start Teaching Your Kids About Money

"More is caught than taught." – Dave Ramsey

 **Pro Tip:** If you **don't have kids yet**, think about how you might want to teach them about money during today's exercise. If your **children have grown up**, consider sharing the additional wisdom you are gaining from this challenge with them.

Why Today Matters:

Kids are like sponges. They absorb everything—including your habits with money. If they hear you say, "I'll just put it on the credit card," or see you stress over bills, **they learn that's normal**.

But here's the good news: **You can model smart money habits and teach them early.**

Step 1: Keep It Simple & Age Appropriate

Teaching kids about money doesn't have to be a formal lecture. Look for natural moments to introduce money concepts.

Try one of these today or write your own:

- "Hey, did you know we budget for fun stuff like vacations, so we don't have to stress about it later?"
- "When we give to charity, it helps others who need it—because money isn't just for us."
- "I use cash for groceries, so I don't accidentally overspend. Want to help count the change?"
- _____
- _____

Step 2: Make Money Lessons a Habit

Kids learn best **by watching you in action**. Look for ways to show them financial responsibility:

- ✓ Let them see your budget and how you plan ahead
- ✓ Involve them in small decisions (like picking a grocery item within a set price)
- ✓ Talk about giving and why it matters

- ✓ Have a monthly family council meeting where finances are discussed
- ✓ Teach them the cash envelope system to manage money
- ✓ Show them how you give, save, and spend in balance

👉 One simple way I can show my child(ren) how I handle money wisely:

Step 3: Get Them Thinking with Questions

Engage their natural curiosity by asking them money-related questions:

💡 "If you earned \$10 (or \$100), what would you do with it?"

💡 "Why do you think we wait to buy big things instead of getting them right away?"

💡 "What's something we could save up for as a family?"

💡 _____

💡 _____

👉 Write their response(s) to one of the questions:

💡 **Pro Tip:** Think about the lesson you want to teach your child and how you can model that behavior in your life.

Ponder these:

- A great way to teach kids about budgeting is by _____.
- A great way to teach kids about savings (or an emergency fund) is by _____.
- I can teach my kids about investing by doing the following: _____.

 **STOP HERE**
See you on Day 26.

Day 26: Legacy & Estate Planning – Protect What Matters Most

"You can't control everything, but you can prepare for anything."

Why Today Matters:


It's easy to put off **estate planning because it feels overwhelming**—or like something you don't need yet. But having a plan in place means your family won't have to deal with unnecessary stress, confusion, or financial strain if something happens to you.

Step 1: Check Your Will

If you already have a will:

- ✓ **Review it** for any updates (New children? New assets? Changes in wishes?)
- ✓ Ensure the **right beneficiaries and executor** are listed.


If you don't have one: **Research an estate attorney** near you OR **explore an online service like Trust & Will.**

 Write the one action I will take today regarding my will:

Step 2: Review Your Life Insurance

Ask yourself:


- ✓ Do I have **enough coverage** for my family's needs? (10x annual salary)
- ✓ If I'm the primary income earner, **could my family maintain their lifestyle** without my income?
- ✓ Is my coverage **term life insurance** (the most affordable and recommended option)?


 Any adjustments I need to make to my life insurance?

Step 3: Organize Your Essential Information

Think about this: **If something happened to you today, would your spouse or next of kin know how to access your:**

- Bank Accounts
- Bill Pay Websites
- Life Insurance Policy
- Important documents like birth certificate & property deeds?

 **Act today:** Start a document folder/safe, create a checklist of accounts, bills, and policies your family needs to know. Today's focus should be on 1 or 2 things you thought about that you need to document/share with your spouse/family.

 **Pro Tip:** A great tool to consider: **The Nokbox** – It's a system that helps you securely organize all vital records, keys, and instructions so your family isn't left in the dark. I'm a huge fan and an endorser of this product: [See it here](#).

 **STOP HERE**
See you on Day 27.

Day 27: Track Your Spending for 30 Days – The Game-Changer

"What gets measured gets managed." – Peter Drucker

Why Today Matters:

Maybe you really took Day 6 to heart—and you're still tracking everything. That's amazing.

But if you've fallen off, you're not alone. Most people stop.

Today is your reminder: most people think they have a general idea of where their money goes—but when they actually track it, they're shocked by the truth.

The simple habit of tracking every dollar puts you back in control. Once you see where your money is actually going, you can make smarter decisions, cut waste, and align your spending with your values.

Let the momentum from this challenge carry you forward—even after it ends.

And the key to that momentum? Keep tracking.

Step 1: Start Today

Every dollar counts! Write down everything you spend, no matter how small (yes, even the impulse candy bar at checkout).

Use whatever method works for you: a notebook, budgeting app, spreadsheet, or even sticky notes.

How will I track my spending for the next 30 days?

- Notebook
- Spreadsheet
- Budgeting App
- Phone App
- Other: _____

Step 2: Commit to 30 Days

This isn't about perfection—it's about awareness. After 30 days, you'll see spending patterns that you never noticed before, I promise.

Prediction Time!

Right now, what category do you think you spend the most on?


- Food
- Entertainment
- Shopping
- Subscriptions
- Gas/Transportation
- Other: _____

After 30 days, you'll compare this to your actual spending and see if your guess was right!

Step 3: Use a Daily Spending Tracker

Each day, fill in what you spent and categorize it. Keep it simple, nothing more complex than what you see below.

Date	Purchase	Amount	Category	Cash/Debit/Credit

 **Pro Tip:** Better decisions are made with better accuracy in the data. You make the effort; I promise you will see patterns and trends that give you something to work on.

 **STOP HERE**
See you on Day 28.

Day 28: Plan for Financial Emergencies – Because Life Happens (Day 11 revisited)

“Expect the best, plan for the worst, and prepare to be surprised.” – Denis Waitley

Why Today Matters:

Today is not about unplanned expenses, as discussed on Day 11. Think bigger—true financial disasters such as job loss, tragic accidents, death, or divorce—anything that negatively affects your income situation. These are real, yet most people avoid thinking about them, let alone planning for them.

When you have a clear definition of real emergencies, you won't dip into savings for things that can (and should) be planned for.

Step 1: Identify Your Biggest Financial Risks

This is different than day 11, where we focused on unexpected expenses. Think about **unexpected events** (job loss, disability, divorce) that have happened to you in the past or you worry about in your future.

What are your top 3 financial risks?

1. _____
2. _____
3. _____

Step 2: Revisit Your Emergency Fund

My current emergency fund balance: \$_____.

My emergency fund goal: \$_____.

Does my emergency goal need to change based on our financial risks? How secure is your job? What is the risk of getting injured and it will affect your income ability?

Step 3: Risk Mitigation

This step is a thought exercise. Spend some time pondering what you can do to mitigate your top financial risks.

- ✓ Do you need to think about additional education?
- ✓ Are you invested in long-term disability insurance?
- ✓ Are you invested in short-term disability insurance?

 **STOP HERE**
See you on Day 29.

📅 Day 29: Create Your Long-Term Financial Vision

“A goal without a plan is just a wish.” – Antoine de Saint-Exupéry

📌 Why Today Matters:

If you're budgeting, saving, and paying off debt but don't have a clear plan, you're just moving without direction (That is still a good direction, but more clarity is powerful).

Today's goal: Create a 3-Year Money Plan so your financial choices are intentional, not just reactive.

Step 1: Map Out Your 3-Year Plan

Take a few minutes to think about where you want to be financially in 3 years.

👉 Fill in the blanks, **In 3 years:**

- I want to be debt-free or have \$ _____ of debt left.
- My emergency fund will have \$ _____ (at least 3-6 months of expenses).
- I will be saving \$ _____ per month for retirement.
- I will be able to afford (Dreams, Wants): _____.
- The biggest financial habit I will have mastered is _____.

👉 Create your own, **In 3 years:**

- _____
- _____

Step 2: Reverse-Engineer Your Goals

Now that you know where you want to be, let's break it down into **yearly and monthly actions** to get there. Use the following table to break down your highest priority goals.

Goal	3-year Target	Yearly Milestone	Monthly Milestone
Ex. Emergency Fund	\$20,000	\$ 6,600	\$500

 **STOP HERE**
See you on Day 29.

Day 30: Reflect on Progress & Next Steps

“Success is the sum of small efforts, repeated day in and day out.” – Robert Collier


Why Today Matters:

You have just completed 30 days of financial transformation! Most people only think about improving their finances, but you took action. That alone sets you apart.

But let's be real—this isn't the finish line. It's just the beginning.

Step 1: Celebrate Your Progress

Think about the past 30 days. What changes have you made? What financial habits feel easier than before? What have you learned?

 Fill in the blanks:

- The biggest financial win I achieved in the last 30 days is _____.
- The habit I am most proud of improving is _____.
- One small change that made a BIG impact was _____.

 What financial wins can you celebrate:

- Sticking to a budget
- Paying extra on debt
- Growing my emergency fund
- Avoiding impulse purchases
- Talking to my spouse about money
- Other: _____
- Other: _____

Step 2: Identify What Still Needs Work

No shame—just clarity. What areas still need focus?

- The biggest financial challenge I still face is _____.
- The habit I still need to improve the most is _____.
- One thing I will continue to work on moving forward is _____.

Step 3: One Last Favor

If this challenge helped you, share it!

👉 Post about your biggest takeaway on Instagram and tag me: **@CoachRyanE**. You never know who might need this exact push!

💡 **Final Tip:** If you made it to the end of this money reset challenge, **thank you!** You have invested in your financial future. I'm so proud of you, and if you need a financial coach to help you continue your mentorship or momentum, please contact me. I'm constantly evolving my services: 1:1s, group calls, classes, etc. based on my client needs.

Contact me:

Instagram (primary social) - <https://www.instagram.com/coachryane>

Facebook - <https://www.facebook.com/JonesCoachingServicesLLC>

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