MONEY

Start with a 45-minute reset

Choose a regular date and work from the facts.

MONTHLY MONEY RESET GUIDE

SET UP THE APPOINTMENT

Pick the same day each month, ideally after income arrives and before major due dates. Gather account balances, pay statements, bills, and last month's transactions.

- [ ] Silence notifications and set a 45-minute timer.
- [ ] Use statements, not memory, for numbers.
- [ ] If a task needs research, add it to a follow-up list rather than guessing.

EXAMPLE

First Saturday: download checking and card activity, open the bill calendar, then review in this order: cash, bills, spending, goals.

PUT IT INTO PRACTICE

What date will make this routine easiest to keep?

What document is missing before I can make a decision?

Educational information only, not personalized financial, tax, or legal advice. For decisions about your situation, consult a qualified professional or an official agency.

MONEY

See your starting cash

Know what is available before assigning it a job.

MONTHLY MONEY RESET GUIDE

RECORD BALANCES AND TIMING

List every account used for spending or bills. Separate money available now from deposits that have not cleared, and note payments scheduled before the next paycheck.

- ☐ Checking balance: ____
- ☐ Cash on hand: ____
- ☐ Scheduled payments before next income: ____
- ☐ Available-to-use estimate: balance plus expected income minus scheduled payments.

EXAMPLE

Checking is $1,240; a $900 rent payment and $110 utility payment are scheduled; available before new income is about $230.

PUT IT INTO PRACTICE

Which upcoming payment could make the account too low?

Is any balance based on an assumption I should verify?

MONEY

Review income and essentials

Give required costs priority before flexible spending.

MONTHLY MONEY RESET GUIDE

BUILD A SIMPLE MONTHLY PLAN

Write reliable take-home income first. Then list housing, utilities, food, transportation, insurance, minimum debt payments, and required care costs. Use a range for irregular income.

- [ ] Use net pay, not gross pay.
- [ ] Mark annual or quarterly bills with their monthly set-aside amount.
- [ ] Leave a small buffer when income varies.

EXAMPLE

Net income: $3,200. Essentials: rent $1,200, utilities $180, groceries $450, transit $120, insurance $160, debt minimums $240. Remaining before other choices: $850.

PUT IT INTO PRACTICE

Which essential amount changed this month?

What cost arrives less often but still needs a monthly set-aside?

MONEY

Sort last month's spending

Look for patterns, not reasons to judge yourself.

MONTHLY MONEY RESET GUIDE

USE A FEW USEFUL CATEGORIES

Review transactions once and label them consistently: essentials, flexible needs, wants, savings or goals, and transfers. A transfer is not spending if it merely moves money between your accounts.

- [ ] Flag one-time purchases separately.
- [ ] Compare categories with last month, not an idealized month.
- [ ] Investigate unfamiliar charges promptly.

EXAMPLE

A $300 pharmacy charge belongs in flexible needs; a $300 transfer to savings belongs in goals; moving $100 from checking to another bank is a transfer.

PUT IT INTO PRACTICE

What category was higher, and what actually caused it?

Which charge needs a receipt, cancellation, or question to the merchant?

MONEY

Pay and calendar your bills

Replace due-date surprises with one visible list.

MONTHLY MONEY RESET GUIDE

CREATE THE NEXT 30-DAY BILL VIEW

For each bill, record amount, due date, payment method, and whether it is already funded. Confirm autopay amounts and the account they draw from.

- [ ] Pay or schedule priority bills first: housing, utilities, insurance, and minimum obligations.
- [ ] Keep confirmation numbers for manual payments.
- [ ] Set reminders several days before a due date, even with autopay.

EXAMPLE

Internet: $65 due the 18th, autopay from checking, funded. Car insurance: $142 due the 24th, manual payment, schedule after the 20th paycheck.

PUT IT INTO PRACTICE

Which bill has no clear payment plan yet?

Could an autopay pull before income lands?

MONEY

Choose one goal and one adjustment

Small, specific choices are easier to carry into the month.

MONTHLY MONEY RESET GUIDE

TURN THE REVIEW INTO ACTIONS

Choose one money goal and one spending or system adjustment. State an amount, a deadline, and where the money will come from. Avoid funding a goal with money already needed for bills.

- ☐ Goal: save/pay extra/set aside $____ by ____.
- ☐ Adjustment: change one category, subscription, or payment date.
- ☐ Write a backup action if the month gets tighter.

EXAMPLE

Goal: set aside $75 for car repairs by the 30th through two $37.50 transfers.
Adjustment: pause takeout after the second order each week.

PUT IT INTO PRACTICE

What is the smallest action that still moves this goal forward?

What will I do if income is lower than expected?

MONEY

Close the reset and follow up

Finish with a short plan you can actually use.

MONTHLY MONEY RESET GUIDE

MAKE NEXT STEPS VISIBLE

Write no more than three actions, assign dates, and put them where you will see them. Keep notes on anything that needs a call, documentation, or professional guidance.

- [ ] Confirm the next reset date.
- [ ] Save statements and payment confirmations securely.
- [ ] Contact the biller early if a payment may be difficult; ask what options exist.
- [ ] Use official consumer-protection and benefits resources for programs and rules.

EXAMPLE

Tuesday: call insurer about renewal. Friday: transfer $37.50 to repairs. Next reset: June 1.

PUT IT INTO PRACTICE

What is my first five-minute action?

Who or which official source can answer the question I cannot answer myself?