

WealthPulse by SmartMoney

30-Day Financial Reset Playbook

A day-by-day action plan to rebuild your finances.

■ Free from WealthPulse by SmartMoney

One specific action every day for 30 days. Each takes under an hour. Together they will fundamentally change your relationship with money.

Week 1: Face the Numbers

The hardest part of a reset is looking at reality. This week you only gather information — no judgment, no pressure to fix anything yet.

1	Write Down Your Why 10 minutes writing why financial stability matters. Keep this. It will carry you through hard days.
2	List Every Account Every bank account, credit card, loan, and investment with current balances.
3	Calculate Your Net Worth Assets minus liabilities. This is your starting point — not your ending point.
4	Track Yesterday's Spending Write everything you spent money on yesterday. Honest. This is only for you.
5	Find Your True Monthly Income Exact take-home pay after taxes, insurance, and all deductions.
6	List All Monthly Bills Every recurring charge: rent, utilities, subscriptions, loans. Exact amounts.
7	Calculate Surplus or Deficit Income minus all bills and average spending. Now you know exactly where you stand.

Week 2: Stop the Bleeding

1	Subscription Audit Log into your bank and list every recurring charge. Cancel anything forgotten or unused.
2	Call Your Insurance Request a re-quote on car and home/renters insurance. Rates change. You may be overpaying.
3	Negotiate One Bill Call your internet, phone, or cable provider. Ask for a better rate. It works.
4	Meal Plan This Week Plan 5 dinners, make one grocery list. Impulse grocery shopping is a major budget leak.
5	Delete Saved Payment Info Remove your card details from Amazon, DoorDash, and online stores. Friction reduces impulse buys.

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Start the 24-Hour Rule

Any non-essential purchase over \$30 requires a mandatory 24-hour wait.

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Halfway Reflection

Review spending. What surprised you? What can you cut painlessly? Write it down.

Week 3: Build the Foundation

1	Open a High-Yield Savings Account Ally, Marcus, SoFi. Earn 4-5% instead of 0.01%. Takes 10 minutes online.
2	Fund Your \$1,000 Mini Emergency Fund Transfer whatever you can — even \$20. \$1,000 stops most emergencies from becoming debt.
3	Learn Your Credit Score Check for free at Credit Karma or Experian. Know where you stand.
4	Write a Zero-Based Budget Assign every dollar of income a job. Income minus expenses = zero.
5	Automate One Savings Transfer Even \$25/week auto-transferred to savings on payday. Pay yourself first.
6	Make One Extra Debt Payment Put any leftover money toward your highest-interest debt. Even \$50 matters.
7	Call Your Credit Cards Ask for a lower rate. Ask for a higher limit (don't use it — improves your utilization ratio).

Week 4: Build Momentum

1	Research One Income Source 30 minutes on a side hustle idea. Even \$200/month extra changes your trajectory.
2	Review Your 401(k) Match Log into your benefits portal. Confirm you're getting your full employer match.
3	Create a Visual Debt Chart Draw a simple chart tracking your debt total. Visual progress is deeply motivating.
4	Declutter and Sell List 5 items on Facebook Marketplace. Put the money toward debt or savings.
5	Cook Every Meal Today Spend \$0 on food outside your home for one full day. Notice how easy it is.
6	Tell Someone Your Goals Accountability dramatically increases success. Share one goal with a trusted person.

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Write Your 90-Day Plan

Three specific financial milestones in the next 90 days. Write them down.

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Set a Monthly Review Date

One date each month to review your budget. In your calendar. This habit is everything.

Worksheets

Monthly Spending Audit

Category	Budgeted	Actual	Over/Under
Housing (rent, mortgage, utilities)	\$	\$	\$
Food & dining	\$	\$	\$
Transportation	\$	\$	\$
Subscriptions & entertainment	\$	\$	\$
Clothing & personal care	\$	\$	\$
Debt payments	\$	\$	\$
Other	\$	\$	\$
TOTAL	\$	\$	\$

My 90-Day Goals

Goal	Target / Date	Why It Matters
Emergency Fund		
Debt Payoff		
Savings Target		

Disclaimer: General financial education only. Not financial, tax, or legal advice. Consult a licensed advisor for personalized guidance.