

How to use this reset

Do one small task each day. The goal is not to stop spending completely - it is to notice where your money is going, cut what no longer serves you, and make future spending more intentional.

Tip: Keep a running total of any monthly savings you create. Small cuts add up when they repeat.

- ☐ **Day 1: List every subscription**
Check bank, credit-card, Apple, Google Play, and email receipts for recurring charges.
- ☐ **Day 2: Cancel one thing you forgot about**
Start with the easiest unused subscription or membership.
- ☐ **Day 3: Review your phone plan**
Check for add-ons, extra lines, or data you no longer need.
- ☐ **Day 4: Check internet and cable costs**
Look for price increases, equipment fees, or lower-cost plans.
- ☐ **Day 5: Review insurance payments**
List auto, home, renters, life, or other policies and note renewal dates.
- ☐ **Day 6: Look at delivery and app fees**
Review food delivery, rideshare, convenience, and service fees.
- ☐ **Day 7: Track every purchase today**
Write down every dollar spent without judging yourself.
- ☐ **Day 8: Identify one impulse-spending trigger**
Notice when, where, or why unplanned purchases happen.
- ☐ **Day 9: Use a 24-hour pause rule**
Wait one full day before buying anything non-essential.
- ☐ **Day 10: Unsubscribe from one marketing email**
Reduce the temptation created by constant sales and promotions.
- ☐ **Day 11: Review your grocery receipts**
Look for repeat impulse buys, convenience items, and food waste.
- ☐ **Day 12: Plan three meals from what you already own**
Use pantry, refrigerator, and freezer food before shopping.
- ☐ **Day 13: Check automatic renewals**
Look for annual memberships and trials that may renew soon.
- ☐ **Day 14: Review bank fees**
Look for maintenance, overdraft, ATM, or transfer charges.
- ☐ **Day 15: Midpoint money check-in**
Add up what you have saved or avoided spending so far.

- ☐ **Day 16: Review memberships**
Check gyms, clubs, software, professional groups, and other recurring memberships.
- ☐ **Day 17: Have a no-spend day**
Buy only true essentials today and notice what you almost purchased.
- ☐ **Day 18: Compare one recurring bill**
Choose one bill and check whether a cheaper option is available.
- ☐ **Day 19: Check household convenience spending**
Review cleaning services, storage, delivery, or other recurring conveniences.
- ☐ **Day 20: Audit streaming services**
Keep the ones you actually use and pause or cancel the rest.
- ☐ **Day 21: Review dining-out spending**
Look at the past month and choose one realistic change.
- ☐ **Day 22: Create a weekly fun-money limit**
Give yourself a set amount for optional spending instead of guessing.
- ☐ **Day 23: Delete saved payment details from one store**
Add a little friction to impulse purchases.
- ☐ **Day 24: Check buy-now-pay-later balances**
List any installment payments and their remaining totals.
- ☐ **Day 25: Review small daily habits**
Coffee, snacks, vending, convenience-store stops, and similar spending can add up.
- ☐ **Day 26: Choose one cheaper swap**
Replace one regular expense with a lower-cost alternative you will actually use.
- ☐ **Day 27: Move some savings on purpose**
Transfer part of the money you freed up to savings or debt payoff.
- ☐ **Day 28: Set a subscription review reminder**
Schedule a recurring audit every three months.
- ☐ **Day 29: Choose your three biggest wins**
Write down the changes that made the most difference this month.
- ☐ **Day 30: Build your keep-going plan**
Choose two or three habits from this reset to continue next month.

YOUR 30-DAY RESET RESULTS

Estimated monthly savings created: \$ _____

One expense I am glad I cut: _____

One spending habit I want to keep: _____

The goal is not perfection. The goal is to make more of your money intentional.