30-Day Budget Reset

Four small weeks. Less than an hour each. No judgement, just clarity.

1 Week 1: See where your money goes

Use last month's bank statement or receipts. Write each expense in one group. Just look, do not judge.

MUST-PAY
rent, utilities, food, transport, debt payments

_____
_____
_____
_____
_____

Total: _____

NEED-TO-HAVE
phone plan, work clothes, school items

_____
_____
_____
_____
_____

Total: _____

NICE-TO-HAVE
eating out, extras, impulse buys

_____
_____
_____
_____
_____

Total: _____

Look for: charges that repeat every month, bills that quietly went up, and small daily purchases that add up.

2 Week 2: Three small savings

- ☐ Cancel or pause something I do not use: _____
- ☐ Ask for a cheaper plan on (phone, internet or insurance): _____
- ☐ Three meals I will cook from food I already have: _____

A small saving that repeats every month beats a big sacrifice you drop after a week.

3 Week 3: Protect your base

- ☐ Small amount I will set aside each week: _____
- ☐ My first target (one week of essentials), then one month: _____
- ☐ If I may miss a payment, I will contact this lender early: _____

Be wary of anyone who promises to erase debt fast, guarantees results, or asks for large payments up front.

4 Week 4: Look at your income

- ☐ One realistic step (extra hours, a skill I can offer, selling something unused): _____

_____

One rule: do not make a big money decision under pressure.

A calm plan beats a perfect plan. You do not have to fix everything this month. You only have to start.

General information, not financial advice. For your own situation, speak with a qualified advisor in your area. Sources: U.S. Consumer Financial Protection Bureau and Federal Trade Commission consumer guidance. Last updated: November 2026.