

FINANCIAL RESET CHECKLIST



Your Step by Step Guide to Kickstarting your Financial Glow Up.

Whether you're saving for a dream vacation, paying off debt, or simply looking to take control of your finances, this checklist will help you organize, reset, and rebuild your financial foundation.

1 REFLECT ON YOUR MONEY MINDSET

- Identify your biggest financial stressors
- Write down 2 positive money beliefs
- Define your top 3 financial goals for the next 12 months

2 ASSESS YOUR CURRENT FINANCIAL SITUATION

- Gather bank statements, credit card bills, & loan info
- Calculate your total income from all sources
- List all monthly expenses (bills, subscriptions, spending)
- Add up total debt (loans, credit cards, etc.)
- Calculate your total savings and investments

3 CREATE A SPENDING PLAN

- Use a budgeting tool to track (ex; Mint or a spreadsheet)
- Identify areas where you can cut spending
- Allocate funds to essentials, debt repayment & savings
- Set aside \$\$ for an emergency fund (aim for \$500 to start)

4 TACKLE YOUR DEBT

- List all debts (balance, interest rates, & minimum payments)
- Choose a debt repayment strategy:
Snowball Method: Pay off smallest debts 1st
Avalanche Method: Pay off debts w/ highest interest rates 1st
- Automate payments to stay consistent

5 BOOST YOUR SAVINGS

- Open a high-yield savings account
- Set up automatic transfers to your savings account
- Challenge yourself to a "no-spend" week

6 START LEARNING ABOUT INVESTING

- Research beginner friendly investment options (EFT's, index funds)
- Open an investment account if you're ready
- Commit to setting aside a small amount to start investing (even \$10)

7 STAY ACCOUNTABLE

- Schedule weekly money checks ins to review progress
- Share your goals w/ a trusted friend
- Celebrate small wins along the way



BONUS RESOURCES

- [Savings Goal Calculator](#)
- [Debt Payoff Calculator](#)
- [Money Mindset](#)

These steps are just the beginning! If you're serious about transforming your finances, join our **Financial Glow Up Challenge** and get the tools, support, and accountability you need to achieve your goals.

