

A Simple Financial Reset Checklist

Use this when you feel behind, overwhelmed, or tempted to panic-optimize. You only need to do this once to reset direction.

1. Get the facts on paper

- List monthly income
- List essential expenses
- List non-essential spending
- List debts and interest rates
- List savings (even if it's small)

2. Stabilize first

- Confirm bills are covered
- Stop any financial bleeding
- Pause unnecessary changes

3. Choose one focus (30–60 days)

- Build a small emergency buffer
- Pay down highest-interest debt
- Stop overdrafts
- Create a basic spending plan

4. Set boring defaults

- Automate savings if possible
- Automate minimum debt payments
- Choose simple categories you'll actually use

5. Define “enough” for now

- What does financially okay look like this month?

6. Stop comparing

- Mute content that triggers panic
- Unsubscribe from financial noise
- Avoid advice that demands urgency

7. Commit to consistency

- Review finances once a week
- Make small adjustments only
- Don't overhaul unless something breaks

You don't need to fix everything. You need to move in the right direction — and stay there.