

The 30-Day Money Reset, Together

For teachers, counselors, coaches, and youth leaders. The challenge from *Unbroke* by Remy Hale, run as a group — a class, a team, an advisory, a youth group. Free to copy for your group.

HOW TO RUN IT

The setup (10 minutes, day one). Hand out the one-page tracker (same address as this kit). Frame it the way the book does: this isn't "budget harder" — it's "an industry is built to take your money in amounts too small to fight, and this month we learn to see it and stop it."

The privacy rule, stated out loud: compare notes, never balances. Nobody shares account numbers, amounts, balances, or family finances — ever. Discussion is about the machine (fees, traps, pitches), not anyone's wallet. This rule is what makes the challenge safe to run in a room with very different family situations.

The daily minute. Read tomorrow's move aloud at the end of class or practice. Some moves need a bank login — those happen at home; the discussion never requires them.

The rules that make it stick: a missed day is not a failed reset; small is the point; mark the wall tracker (page 2) as a group, not per student.

WEEKLY DISCUSSION PROMPTS

Week 1 — See the Machine.

- What's the sneakiest fee or charge anyone found (no amounts needed — just the mechanic)?
- Why would a bank make overdraft "coverage" sound like a favor?
- Where does the gap come from between where we think money goes and where it goes?

Week 2 — Stop the Leaks.

- How hard was it to cancel the subscription — and why is signing up one tap while canceling is a maze?
- What did the 48-hour rule do to the want? Who profits when there's no waiting period?
- "The best customer is the one who forgot." Where else does that business model show up?

Week 3 — Build the Base.

- Why does an automatic transfer beat a promise to save? What else works better automated?
- What did the no-spend day reveal about wants vs. needs?
- Why does a buffer change how it feels to make decisions, even a tiny one?

Week 4 — Make It Grow.

- What did the compound-interest calculator show? Why is "later" the expensive word?
- What "easy money" pitches did people find in their feeds — and who actually gets paid in each one?
- Which move are you keeping for good, and why that one?

Trackers, the daily nudge, and this kit: mojavepublishing.com/unbroke • Classroom sets of *Unbroke*: editor@mojavepublishing.com
Mojave Publishing

REWIRED

The 30-Day Money Reset

Our group started on _____. Mark each day we did the move.

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	30

Aim for most, not perfect.

