

The 30-Day Money Reset

From **Unbroke** by Remy Hale. One small move a day. Small is the point: a five-dollar transfer you actually set up beats a hundred-dollar plan you'll abandon by Friday. Miss a day? Do the next one — no starting over, no failure. Check the box. Aim for *most*, not perfect.

WEEK 1 See the Machine

- ☐ **Day 1** – Find one fee you can't explain — hunt down what it is
- ☐ **Day 2** – Check whether you're opted in to overdraft "coverage"
- ☐ **Day 3** – Add up one drip: delivery, subs, or in-app spending
- ☐ **Day 4** – Start a 48-hour rule on the next non-essential want
- ☐ **Day 5** – Track every dollar in and out today
- ☐ **Day 6** – Track every dollar, day two
- ☐ **Day 7** – Track day three, then check-in: what surprised you?

WEEK 2 Stop the Leaks

- ☐ **Day 8** – List every recurring charge. All of them.
- ☐ **Day 9** – Cancel one — the one you'd least miss
- ☐ **Day 10** – Flip the overdraft switch off (or confirm it's off)
- ☐ **Day 11** – Hunt account fees; find one no-fee option
- ☐ **Day 12** – Close the 48-hour loop: did the want survive?
- ☐ **Day 13** – Free-trial sweep: keep on purpose, or kill
- ☐ **Day 14** – Check-in: how much did you free up this week?

WEEK 3 Build the Base

- ☐ **Day 15** – Find your credit score (or set up the path to one)
- ☐ **Day 16** – Put one bill on autopay (stays on)
- ☐ **Day 17** – Automate one tiny transfer to savings (stays on)
- ☐ **Day 18** – Name the buffer goal: first \$100, then one month
- ☐ **Day 19** – Put the buffer out of easy reach
- ☐ **Day 20** – A no-spend day — essentials only
- ☐ **Day 21** – Check-in: how does a growing buffer feel?

WEEK 4 Make It Grow

- ☐ **Day 22** – List three ways to earn \$50 with skills you have
- ☐ **Day 23** – Take one real step toward one of them
- ☐ **Day 24** – Run your real numbers at Investor.gov's calculator
- ☐ **Day 25** – Change 45 years to 30 — see the cost of waiting
- ☐ **Day 26** – Learn what a Roth IRA is; mention it to an adult
- ☐ **Day 27** – Name the house: who profits from one feed pitch?
- ☐ **Day 28** – Spot one more. You can't unsee it now.
- ☐ **Day 29** – Choose what stays (hint: the automatic transfer)
- ☐ **Day 30** – The money check-in — repeat monthly, forever