The 1-Page Money Reset

Everything you need to start over financially — even if you have no savings and too much debt.

You do not need a perfect financial plan. You need 3 numbers, 3 decisions, and one habit. Fill in this page. Take the first action. That is the reset.

STEP 1 — Know Your 3 Numbers

Monthly take-home income $___________

All sources, after taxes. Hourly? Multiply your typical weekly hours x wage x 4.33.

Monthly essential expenses $___________

Rent/mortgage + utilities + food + minimum debt payments. Nothing else.

Total debt balance $___________

Add up every balance: credit cards, car loan, student loans, medical, personal loans.

Your margin: Income − Expenses = $________ / month (this is the money you can deploy)

1. **Build a $1,000 emergency fund first**

   Before extra debt payments. Before investing. $1,000 stops small emergencies from becoming new debt.

2. **Pick one debt to attack**

   Highest interest rate = saves the most money (avalanche). Smallest balance = fastest win (snowball). Either works. Pick one and send every extra dollar to it.

3. **Open a Roth IRA — but only after Step 2 if debt is above 8% APR**

   If your employer offers a 401(k) match, contribute enough to get the full match first (free money). Then tackle high-interest debt. Then invest.

STEP 3 — The Monthly Habit (takes 10 minutes)

- Check your margin number. Did income go up or expenses go down? Direct the difference toward your current priority.
- Make one extra payment — even $25 — to your target debt. Small consistent action beats large sporadic action.
- Review your emergency fund balance. Once it hits $1,000, redirect that savings amount to debt payoff.