

3-STEP

FINANCIAL RESET PLAN

@BYJANETLEE



— Introduction —

If one unexpected bill could throw off your entire month, you don't need a life overhaul. You need a buffer.

This guide will help you stabilize your cash flow, build your first \$500 cushion, and give your money structure.

Simple. Practical. Calm.
Let's begin.

STEP ONE:

Stop the Bleeding

14-DAY RESET

You don't need more discipline.
You need more margin.

For the next 14 days, stabilize your cash flow.

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- ☐ No new debt
 - ☐ Pause purchases over \$50
 - ☐ Cancel one subscription
 - ☐ Review the next 14 days of bills only
 - ☐ Open a separate savings account

What's one expense I can reduce this week?



STEP TWO:

Build the first \$500

BUILD YOUR BREATHING ROOM FUND

Use these quick wins to track your first \$500.

Sell:

_____ = _____

_____ = _____

● \$50

Extra Income:

_____ = _____

_____ = _____

● \$100

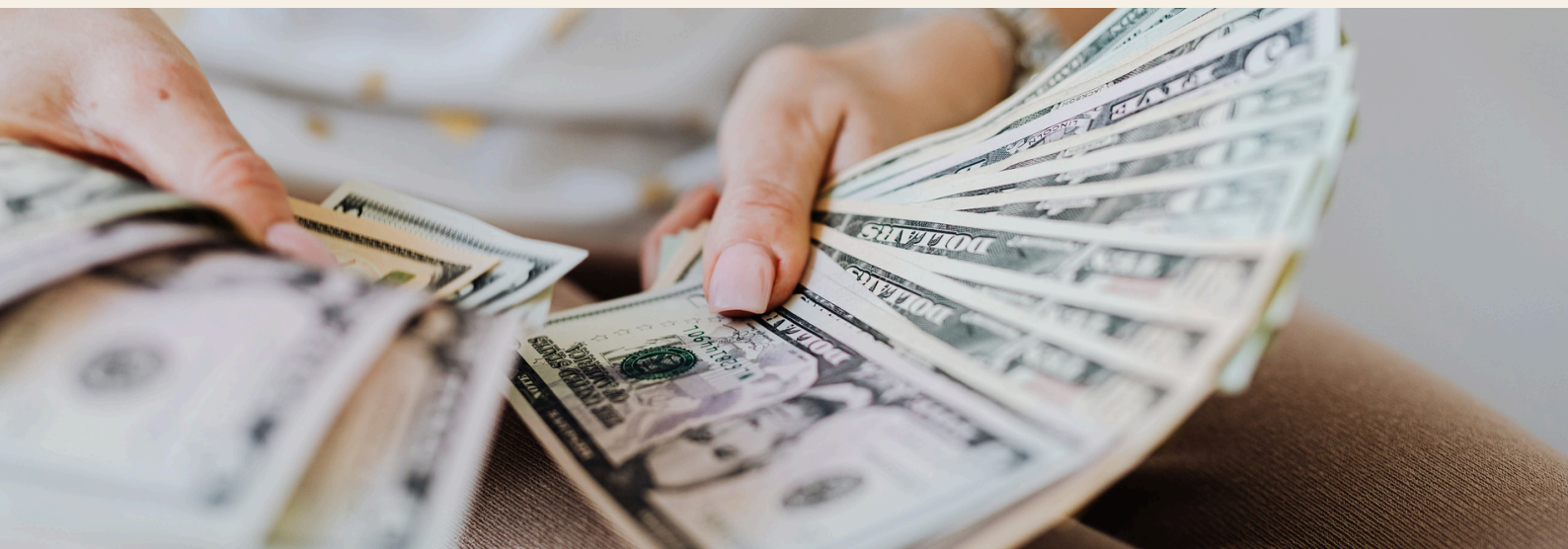
● \$250

Cut Expense:

_____ = _____

_____ = _____

● \$500



STEP THREE:

The 3-Bucket System

GIVE YOUR MONEY STRUCTURE

You don't need to track every dollar. You need a simple system that tells your money where to go.

When income hits, divide it immediately.

BILLS - 50%	SPENDING - 30%	FUTURE YOU - 20%
Housing, utilities, insurance, groceries, minimum debt payments, fixed expenses	Gas, dining out, subscriptions, kids' activities, personal spending	Emergency fund, buffer account, extra debt payoff, savings

CHOOSE YOUR STARTING PERCENTAGES

Bills _____% Spending _____% Future You _____%

SET IT UP

- ☐ Open your buffer account
- ☐ Decide your "panic" minimum balance
- ☐ Automate transfers on payday
- ☐ Review once a week

If you're in financial hardship, your buckets might look like this:

60-70% - Bills
25-35% - Spending
5-10% - Future You



Conclusion

You do not need to fix everything at once.

Stability is built in small, consistent steps.

A \$500 buffer may not change your entire financial life, but it will change how you feel when something unexpected happens.

Less panic. More control. More breathing room.
Start there.

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