

The Money Reset

3 Habits Every Woman Needs
to Go From Panic to Peace

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Why This Reset Matters

Money stress is common. Bills pile up. Income shifts. Deadlines come fast. Panic builds when you do not have a system.

- A reset gives you structure.
- A reset helps you take control.
- A reset creates stability.

This guide works for personal and business finances.

You do not need technical training. You only need simple repeatable habits.

How To Use This Guide

Read the entire guide once.

Choose the habit that matches your current situation.

Complete the actions every day for seven days.

Start small.

Stay consistent.

Repeat the habit whenever you feel overwhelmed or unsure.

Use the system again after any major life or income change.

Habit 1: Face It

You take control when you face your money.

Studies prove that avoidance increases stress while small daily actions reduce stress and confusion.

Complete these steps for seven days

- Sort your mail every day
- Throw away junk mail immediately
- Keep a box or tray for important items
- Write a short note on each important item
- Create two piles: To Do and To File
- Review the To Do pile once a day and choose one thing to do
- Open one item you have been avoiding
- Log into your bank account once a day or once every other day

Benefits you will notice

- Fewer late fees
- Fewer surprises
- Better awareness
- Lower stress
- More confidence

Facing your money gives you control and prepares you for the next habit.

Habit 2: Fix It

You organize your money when you track it consistently. You make better decisions when your money is organized since you understand where your money goes.

Complete these steps for seven days

- Track all income
- Track all outgoing money
- Highlight any purchase you regret or did not need
- Choose one leak and stop it
 - Subscriptions you do not use
 - Streaming services you forgot
 - App renewals
 - Late fees
 - Delivery fees
 - Frequent takeout
 - Unplanned online orders
 - Gas station snacks

Redirect leak money to one of these

- Savings
- Debt payoff
- Emergency fund
- Upcoming bills
- A planned purchase

Fixing your money creates stability. You see progress quickly. You gain control through simple adjustments.

Habit 3: Fuel It

You build stability when you give your money a purpose. You reduce panic when you create buffers and predictable routines.

Complete these steps for seven days

- Pay yourself first
- Move a small amount to savings
- Create a cushion
- If self employed, set aside a percentage of income
- If employed, move a fixed amount to savings
- Choose one action that strengthens your future

Possible actions

- Make a payment toward a balance
- Automate a bill
- Start or increase a retirement contribution
- Review insurance
- Build a simple budget
- Plan for an upcoming expense
- Improve one financial routine
- Set up a separate account for a specific goal

Fueling your money increases stability and confidence

Your Money Reset Plan

Use this guide to identify your stage and your next step.

If you are hiding

You avoid bills or account balances.

Next step: Complete Habit 1 for seven days.

If you are trying

You track sometimes but feel inconsistent.

Next step: Complete Habit 2 for seven days.

If you are managing

You pay bills but want more stability.

Next step: Complete Habit 3 for seven days.

Repeat the habit that matches your needs.

Move between habits as your situation changes.

Wrap Up

You can take control of your money with simple consistent actions.

You do not need perfection.

You do not need advanced tools.

You need a clear structure and a steady routine.

Face it. Fix it. Fuel it.

Your reset begins now.

The Money Reset Worksheet

3 Habits Every Woman Needs To Go From Panic To Peace

Your Starting Point

Write your current information. Review it once a week.

Income per month

Expenses per month

Total debt

Total savings

Bills or tasks you avoid

What feels out of control

What feels manageable

Your priority for this week

Habit 2: Fix It

Track your money for seven days.

Find leaks. Redirect them to goals.

Daily checklist

- Track all income
- Track all outgoing money
- Review yesterday's transactions
- Highlight purchases you did not need
- Highlight purchases you regret
- Choose one leak to stop

Leak Redirect Section

Leak Stopped Today _____

Where I will redirect it _____

Notes:



Habit 3: Fuel It

Assign purpose to your money and build stability with consistent actions.

Checklist

- Pay myself first
- Move a small amount to savings
- Add to my cushion
- Set aside a percentage of income (self employed)
- Set aside a fixed amount (employed)
- Complete one action that supports my future

Action ideas

- Pay down debt
- Automate one bill
- Start or increase retirement contributions
- Review insurance
- Plan for a future expense
- Create a budget
- Set up an emergency fund account

Today's Action: _____

Notes:

Weekly Reflection

What worked this week?

What did not work?

Focus for next week
