

THE FINANCIAL RESET PLAN WORKBOOK

90-Day Financial Reset

A step-by-step workbook for rebuilding financial stability and confidence

Money with Kristina

Money with Kristina

Welcome to Your Financial Reset

This workbook is designed to help you rebuild your finances with intention and clarity.

You do not need to complete everything at once.

You do not need to be perfect.

You do not need to have all the answers.

You are resetting — and building something stronger.

How to Use This Workbook

- Work through the steps in order
 - Write honestly, not perfectly
 - Skip questions and return later
 - Progress matters more than speed
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Reflection

Why did I download this workbook?

How do I want my finances to feel one year from now?

STEP 1

LIVING WITHIN YOUR MEANS

Understanding where your money goes creates stability and control.

INCOME, SAVINGS & EXPENSES

Awareness Without Judgment

MONTHLY INCOME

Source of Income

Monthly Amount

Total Monthly Income

MONTHLY SAVINGS

(20%)

Emergency buffer

Regular savings

MONTHLY EXPENSES

(50-60%)

Expense Category	Monthly Amount
Housing	
Utilities	
Groceries	
Eating Out	
Transportation	
Insurance	
Clothing	
Children-related	
Other	
Total Monthly Expenses	

REFLECTION

Where does my money currently feel tight or stressful?

Where could I simplify to create more calm?

One manageable change I can make this month:

Step 1 Checklist

- I understand my income
- I understand my savings
- I understand my expenses
- I am prioritizing stability

STEP 2

HOUSING COSTS \leq 25% OF TAKE-HOME PAY

HOUSING SNAPSHOT

Housing costs strongly impact financial stability.

Item	Amount
Monthly take-home pay	
Monthly housing cost	
Percentage of income	

REFLECTION

Does my current housing support my financial stability?

Yes Somewhat No

What feels most stressful about housing right now?

What would “sustainable housing” look like for me?

Step 2 Checklist

- I know my housing percentage
- I understand my trade-offs
- I prioritize safety and sustainability

STEP 3

NO OR MINIMAL CONSUMER DEBT

DEBT OVERVIEW

Consumer debt creates stress and limits progress

Reducing Financial Pressure

Type of Debt	Balance	Interest Rate
1)		
2)		
3)		
4)		
5)		

REFLECTION

Which debt causes the most stress?

Steps I can take next:

What would it feel like to reduce this pressure?

Step 3 Checklist

- I understand my debt
 - I identified high-stress debt
 - I am avoiding new consumer debt
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STEP 4

INVEST IN INCOME-PRODUCING ASSETS

Does this investment make me money? If it does not, it's not an investment, and walk away.

Building Long-Term Independence

This step is the goal in this framework and in life.

Examples of potential assets that can produce money for you:

- Small business
 - Real estate
 - Investments (not individual stocks, not crypto)
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Readiness Checklist

- Stable income
 - Emergency buffer or plan
 - Willingness to learn
 - Long-term mindset
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VISION

What does financial independence mean to me?

What pace feels right for this season?

One belief I want to release about money:

Common Mistakes to Avoid

- Trying to fix everything at once
- Making decisions from fear
- Comparing progress to others
- Skipping stability to “catch up”

My 90-Day Financial Reset Commitment

My main focus for the next 90 days:

One habit I will protect:

One reminder I need when things feel hard:

Signature: _____

Date: _____

You're Building Something Strong

It is a reset.

Stability leads to confidence.

Confidence leads to peace of mind.

Money with Kristina

Financial support for women starting again — stronger.

Money with Kristina