

90-Day Financial Reset

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MONTH 1 — Foundation

"For which of you, desiring to build a tower, does not first sit down and count the cost?" — Luke 14:28 (ESV)

W1 **AWARENESS** Know Where You Stand

- Calculate your net worth. Write the number down without judgment.
- Pull 3 months of bank statements. Identify your top 5 spending categories.
- Complete the Builder Type Assessment at heartandwallet.com.

W2 **FOUNDATION** Build Your First Budget

- Download and fill in the Heart & Wallet Budget Worksheet.
- Set up your three buckets: Give First, Save Second, Spend Wisely.
- Identify one spending category to cut by 20% and move that money to savings.

W3 **PROTECTION** Start Your Emergency Fund

- Open a separate savings account specifically for your emergency fund.
- Set up an automatic transfer — even \$25/week — to your Peace Fund.
- Calculate your Bucket 1 target (1 month of expenses) and write your goal date.

W4 **HEART CHECK** Examine What You Treasure

- Review your spending. What does it reveal about what you truly treasure?
- Set your Generosity Number — a giving commitment that reflects your values.
- Have a money conversation with your spouse or accountability partner.

MONTH 2 — Momentum

"The plans of the diligent lead surely to abundance." — Proverbs 21:5 (ESV)

W5 **DEBT** Name Every Dollar You Owe

- List every debt: creditor, balance, interest rate, minimum payment.
- Use the Debt Payoff Calculator to choose your strategy — snowball or avalanche.
- Make one extra payment on your target debt this week.

W6 **INCOME** Audit Your Earning Power

- Research the market rate for your job or skill set.
- Identify one skill you could develop in 90 days to increase your income.
- Sell 5 things you don't use. Put every dollar toward savings or debt.

W7 **HABITS** Build Your Money Rhythm

- Schedule a weekly 15-minute money date to review spending and check progress.
- Set up automatic minimum payments on all debts.
- Cancel 1–3 subscriptions you don't actively use. Redirect the money.

W8 **MID-POINT** Celebrate and Recalibrate

- Recalculate your net worth. Name and celebrate even a small improvement.
- Review your budget — what's working and what needs adjustment?
- Check in with your accountability partner. Share progress and struggles.

MONTH 3 — Growth

"Well done, good and faithful servant. You have been faithful over a little; I will set you over much." — Matthew 25:23 (ESV)

W9 **INVESTING** Plant Seeds for the Future

- Contribute at least enough to your 401k to capture the full employer match.
- Use the Retirement Readiness Calculator to identify your contribution gap.
- Increase your retirement contribution by at least 1% this month.

W1
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PROTECTION

Protect What You've Built

- Review your life insurance coverage using the Life Insurance Needs Calculator.
- Ensure you have beneficiary designations on all accounts and a basic will.
- Review all insurance policies — are you over or underinsured anywhere?

W1
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GENEROSITY

Give With Intention

- Revisit your Generosity Number — can it increase even slightly?
- Identify one person, ministry, or cause your family will support this quarter.
- Teach one financial principle from this reset to someone in your life.

W1
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COMPLETION

Finish Strong, Keep Going

- Do a final net worth calculation. Compare to Day 1. Name the change.
- Write 3 financial commitments you're carrying forward into the next quarter.
- Complete your Aligned commitment card — builder type, next step, generosity number, accountability partner, prayer request.