

THE PAYCHECK-TO-PAYCHECK RESET

3 Steps to Start Taking Back Control of Your Money

A practical starting point for anyone tired of wondering where the money went.

1

FIND THE LEAK

Track where your money is actually going.

Review your last 30 days of spending. Look for recurring charges, convenience purchases, and expenses that don't reflect your priorities.

Ask yourself: What surprised me most?

2

GIVE EVERY DOLLAR A JOB

Make a plan before the next paycheck arrives.

List your take-home income, essential bills, groceries, transportation, debt payments, and other necessary expenses. Assign your available money before deciding what you can spend elsewhere.

Ask yourself: What must this paycheck cover before the next one?

3

CREATE A LITTLE BREATHING ROOM

Start building a small financial cushion.

If your essentials are covered, choose a realistic initial savings target—even \$5 or \$10 per paycheck. The first goal is to begin creating a buffer for unexpected expenses. If your income doesn't cover necessities, focus first on identifying the shortfall and finding appropriate support.

Ask yourself: What small step could make next month less stressful?

YOUR FIRST STEP STARTS TODAY

Write down three numbers:

- Your next take-home paycheck: \$_____
- Essential bills due before the following paycheck: \$_____
- Amount remaining after those bills: \$_____

That final number gives you a starting point for planning the rest of your spending. If it is negative, you've identified a gap to address—not a personal failure.

Small steps. Clearer priorities. A plan for your next paycheck.

