THE 30 Day Money Reset

CROWN
Do Well

30 Day Money Reset | DAY 1

Write down how you feel about money. Are you anxious? Discouraged? Confused? Hopeful? Optimistic?

Select this text, then delete. You can now type your text in all areas.

Then, write down how you *want* to feel about money. Confident? Peaceful?

30 Day Money Reset | DAY 2

If there is an attitude hidden in your heart that is contrary to God's plan for you and it is hindering your spiritual growth, get rid of it by planting God's Word there instead.

Confess it to the Lord now.

Create in me a pure heart, O God, and renew a steadfast spirit within me.

(Psalm 51:10)

30 Day Money Reset | DAY 3

Write down your reward here:

Write down your money personality here:

Take a few minutes and identify your financial temptations. How will you handle them when they arise (because they will!)?

Temptations	How to Prevent
Ex: Overspending when I find good sales	*Always have a list based on my budget and stick to it!*
1. _____	_____
2. _____	_____
3. _____	_____

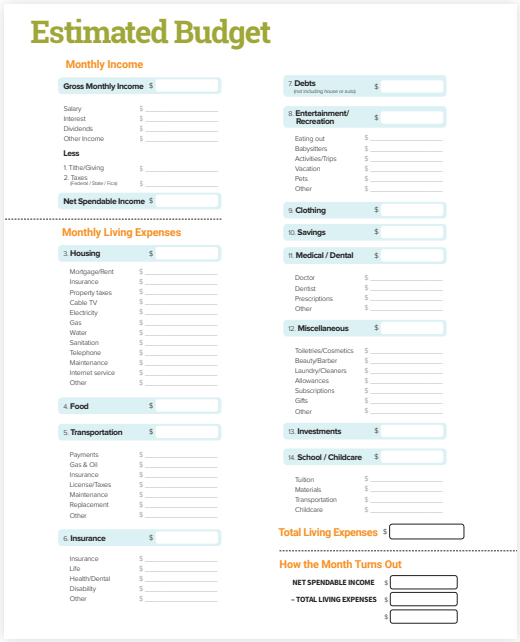
30 Day Money Reset | DAY 4

Write your Gross Yearly Income here: _____

Write your Net Spendable Income (NSI) here: _____

Write your monthly NSI here: _____

You can also put your monthly Gross and Net Income on this sheet. You'll finish filling it out tomorrow!



Estimated Budget

Monthly Income

Gross Monthly Income $

Salary $
Interest $
Dividends $
Other Income $

Less

1. Tithe/Giving $
2. Taxes (Federal / State / Fica) $

Net Spendable Income $

Monthly Living Expenses

3. Housing $

Mortgage/Rent $
Insurance $
Property taxes $
Cable TV $
Electricity $
Gas $
Water $
Sanitation $
Telephone $
Maintenance $
Internet service $
Other $

4. Food $

5. Transportation $

Payments $
Gas & Oil $
Insurance $
License/Taxes $
Maintenance $
Replacement $
Other $

6. Insurance $

Insurance $
Life $
Health/Dental $
Disability $
Other $

7. Debts (not including house or auto) $

8. Entertainment/ Recreation $

Eating out $
Babysitters $
Activities/Trips $
Vacation $
Pets $
Other $

9. Clothing $

10. Savings $

11. Medical / Dental $

Doctor $
Dentist $
Prescriptions $
Other $

12. Miscellaneous $

Toiletries/Cosmetics $
Beauty/Barber $
Laundry/Cleaners $
Allowances $
Subscriptions $
Gifts $
Other $

13. Investments $

14. School / Childcare $

Tuition $
Materials $
Transportation $
Childcare $

Total Living Expenses $

How the Month Turns Out

NET SPENDABLE INCOME $
– TOTAL LIVING EXPENSES $
$

30 Day Money Reset | DAY 5

Estimated Budget

Monthly Income

Gross Monthly Income $

Salary $
Interest $
Dividends $
Other Income $

Less

1. Tithe/Giving $
2. Taxes (Federal / State / Fica) $

Net Spendable Income $

Monthly Living Expenses

3. Housing $

Mortgage/Rent $
Insurance $
Property taxes $
Cable TV $
Electricity $
Gas $
Water $
Sanitation $
Telephone $
Maintenance $
Internet service $
Other $

4. Food $

5. Transportation $

Payments $
Gas & Oil $
Insurance $
License/Taxes $
Maintenance $
Replacement $
Other $

6. Insurance $

Insurance $
Life $
Health/Dental $
Disability $
Other $

7. Debts (not including house or auto) $

8. Entertainment/ Recreation $

Eating out $
Babysitters $
Activities/Trips $
Vacation $
Pets $
Other $

9. Clothing $

10. Savings $

11. Medical / Dental $

Doctor $
Dentist $
Prescriptions $
Other $

12. Miscellaneous $

Toiletries/Cosmetics $
Beauty/Barber $
Laundry/Cleaners $
Allowances $
Subscriptions $
Gifts $
Other $

13. Investments $

14. School / Childcare $

Tuition $
Materials $
Transportation $
Childcare $

Total Living Expenses $

How the Month Turns Out

NET SPENDABLE INCOME $
– TOTAL LIVING EXPENSES $
$

Click the Estimated Budget Worksheet to download the full-sized version.

30 Day Money Reset | DAY 6

Estimated Budget

Monthly Income

Gross Monthly Income $

Salary $
Interest $
Dividends $
Other Income $

Less

1. Tithe/Giving $
2. Taxes (Federal / State / Fica) $

Net Spendable Income $

Monthly Living Expenses

3. Housing $

Mortgage/Rent $
Insurance $
Property taxes $
Cable TV $
Electricity $
Gas $
Water $
Sanitation $
Telephone $
Maintenance $
Internet service $
Other $

4. Food $

5. Transportation $

Payments $
Gas & Oil $
Insurance $
License/Taxes $
Maintenance $
Replacement $
Other $

6. Insurance $

Insurance $
Life $
Health/Dental $
Disability $
Other $

7. Debts (not including house or auto) $

8. Entertainment/ Recreation $

Eating out $
Babysitters $
Activities/Trips $
Vacation $
Pets $
Other $

9. Clothing $

10. Savings $

11. Medical / Dental $

Doctor $
Dentist $
Prescriptions $
Other $

12. Miscellaneous $

Toiletries/Cosmetics $
Beauty/Barber $
Laundry/Cleaners $
Allowances $
Subscriptions $
Gifts $
Other $

13. Investments $

14. School / Childcare $

Tuition $
Materials $
Transportation $
Childcare $

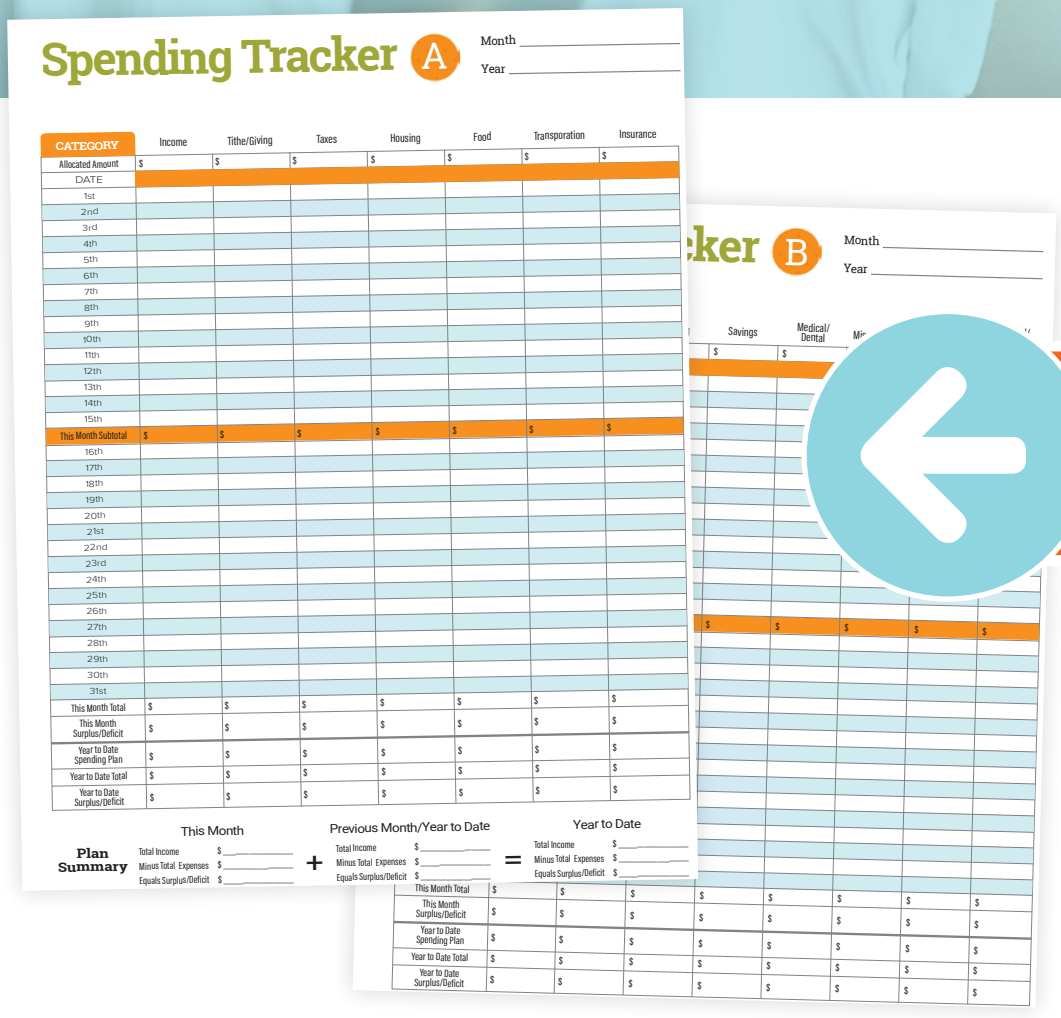
Total Living Expenses $

How the Month Turns Out

NET SPENDABLE INCOME $
– TOTAL LIVING EXPENSES $
$

Click the Estimated Budget Worksheet to download the full-sized version.

30 Day Money Reset | DAY 6 Continued



Click the Spending Tracker Worksheet to download the full-sized version.

30 Day Money Reset | DAY 7

Take some time today and write down 10 things you are grateful for. These could be material possessions you've acquired by the generosity of others, gifts from the Lord, characteristics, or intangible gifts.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Now take time to thank the Lord for each one of these gifts. Say them out loud and thank Him for His goodness and faithfulness to you.

30 Day Money Reset | DAY 8

Write down who you are giving your credit cards to or how you'll keep from using them for the remainder of the challenge.

30 Day Money *Reset* | DAY 9

What did you save today?
Did you open a savings account?

Today I saved _____

Yes! I opened a savings account!
Here's my account starting balance _____

My savings goal is _____

30 Day Money Reset | DAY 10

Write down the total amount you're paying in interest every month.

(Remember to take all forms of debt into account: student debt, car loans, credit cards, mortgage, medical debt, payday loans, etc.)

30 Day Money *Reset* | DAY 11

After watching the 5 Steps to Debt-Free Living Videos, what is/are the main cause(s) of your debt accumulation?

30 Day Money Reset | DAY 12

You should have been able to use the Debt Snowball calculator to create a debt-payoff plan. Write down the day you'll be debt-free here.

Plan a way to celebrate your accomplishment!

30 Day Money *Reset* | DAY 13

☐ **Yes! I commit to only drink water at restaurants for the next 18 days!**

☐ **Yes! I commit to only drink water *in general* for the next 18 days!**

Here's how much I think I'll save: _____

30 Day Money Reset | DAY 14

Write down what it means to live beneath your means. Include some ideas on how to accomplish that.

30 Day Money Reset | DAY 15

What did you give today? How did it feel?

30 Day Money Reset | DAY 16

After just a week of tracking your spending, you should already be able to see habits in your spending. Today, review your week's worth of spending. Write down any insights you have, things you learned about yourself, etc. Identify any spending traps that you may be falling into.

Insights/Things I've Learned:

My Biggest Surprise:

Common Spending Traps:

30 Day Money Reset | DAY 17

I can go out to eat _____ times this week.

This will probably save me about $_____ per week.

30 Day Money *Reset* | DAY 18

Today, take some time to reflect on your work. Ask the Lord if it's honoring to Him and consider ways to focus on worshiping at work in the week ahead.

30 Day Money Reset | DAY 19

Memorize these 5 principles of stewardship. These are what make your finances about more than money and can have an eternal impact in your life, and the lives of those around you.

1. God owns everything, and we are simply His managers or stewards.
2. Faithful stewardship honors God and leads to a lifestyle of godly obedience.
3. Humility is a great strength when making financial decisions.
4. God's presence brings hope, even in extreme situations.
5. Contentment comes from understanding and accepting God's sovereign plan for our lives.

30 Day Money Reset | DAY 20

What did you give today? How did it feel?

30 Day Money *Reset* | DAY 21

Write down your 6-month savings goal. Remember that it should be S.M.A.R.T. -
specific, measurable, achievable, relevant, and time-constrained.

I will have $_____ saved by _____ ____._____

Jot down some ideas on how to help you achieve that.

30 Day Money Reset | DAY 22

Ask yourself if you're spending your money according to God's purpose for your life. If you still feel like money is controlling you, what steps do you need to take to change that? Is He asking you to give more, start saving, or spend differently?

30 Day Money Reset | DAY 23

Work on cutting down your food expenses. Here are some ideas to help you get creative:

- Invite friends over instead of eating out.
- Have a “Meatless Monday” dinner every week.
- Have a “Must Go’s” dinner every week.
- Cut down on paper products.
- Avoid buying prepared foods like frozen dinners and baked goods.
- Try store brand products.
- Shop seasonally to avoid price hikes on produce.
- Shop for advertised specials.

Write down some of your own ideas or what you’re going to implement here:

30 Day Money Reset | DAY 24

Today, give thanks! Write down 20 things you are grateful for.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____

30 Day Money Reset | DAY 25

Make a long-term giving goal. Pray about how much you should give, and to whom. Set a goal to give generously in the future and be sure to adjust your budget to help you meet the goal. A faithful heart and disciplined hands can have eternal impact for the Kingdom of God.

Write down your long-term giving goal here:

30 Day Money Reset | DAY 26

Can you identify each of these 9 fruits in the way you spend your money? Circle the three you'd like to grow in most and write down a practical way you can exhibit each with your finances.

LOVE _____

JOY _____

PEACE _____

PATIENCE _____

KINDNESS _____

GOODNESS _____

FAITHFULNESS _____

GENTLENESS _____

SELF-CONTROL _____

30 Day Money Reset | DAY 27

Write down what stresses you out the most and surrender it to the Lord.

The most stressful area of my finances is

Surrendering can be as simple as praying this prayer:

Lord, I know you do not require me to be stressed about my money all the time. I believe you have given me all the resources I have and I want to be a faithful steward to manage it all well. I'm struggling with wanting to hold on to _____ and need to surrender it to you. Help me to give it up to you and not take it back. Give me the strength to not be in control and to trust you to provide for my needs. Thank you for your blessings and provision. Amen.

30 Day Money Reset | DAY 28

Write down some short-term and long-term plans you have for your life or career. You should have already established debt payoff, saving, and giving goals, but feel free to revisit those as well. Ask for clarity and direction from the Lord and write it down.

Short-Term Goals:

1. _____
2. _____
3. _____

Long-Term Goals:

1. _____
2. _____
3. _____

30 Day Money Reset | DAY 29

In the last 29 days, I have

Given $ _____

Saved $ _____

And paid $ _____ **towards getting out of debt**

My role as a steward means

Quit Claim Deed

This Quit Claim Deed, Made the _____ day of _____

From: _____

To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

Witnesses who hold me (us) accountable Stewards of the possessions above:

Stewards of the possessions above:

_____ _____

_____ _____