

MONEY - FAMILY - LEADERSHIP



GOOD MONEY. STILL BROKE?

YOUR 30-DAY MONEY RESET PLAN

Turn your score into one working money system over the next 30 days.



GEORGE WAMBI

Husband. Father. Nurse. Entrepreneur.

Your score is a signal. Your next move is the decision.

0-5

MONEY IS RUNNING THE HOUSE

Build visibility, a starter emergency reserve and one weekly money meeting.

COST OF WAITING: Without cash margin, an ordinary setback can become high-interest debt and claim future income.

6-10

INCOME EXISTS. THE SYSTEM IS WEAK.

Strengthen the weakest link and automate the next right action.

COST OF WAITING: Without a repeatable system, today's income can be fully consumed without building lasting security.

11-14

THE FOUNDATION IS WORKING

Protect the foundation, increase assets and measure net worth.

COST OF WAITING: Without protection and measurement, one disruption can quietly undo years of progress.

Four weeks. Four systems. One stronger household.

SEE THE MONEY

WEEK 1

Know take-home income, essential expenses, debt minimums and where the last 30 days went.

CREATE MARGIN

WEEK 2

Cut one recurring leak and build the first layer of emergency cash.

AUTOMATE PROGRESS

WEEK 3

Move saving, debt reduction or investing ahead of lifestyle spending.

PROTECT AND MEASURE

WEEK 4

Review family exposure, record net worth and schedule the monthly money meeting.

YOUR NON-NEGOTIABLE

Schedule one 20-minute money meeting each week. No blame. Bring the numbers. Choose one decision. Record the next action.

1

SEE THE MONEY

Objective: replace estimates with real household numbers. Clarity comes before complexity.

THIS WEEK'S THREE MOVES

[] Gather the last 90 days of pay and account statements.

[] Write the five numbers below.

[] Name the one number you have been avoiding.

MONTHLY TAKE-HOME INCOME	\$ _____
ESSENTIAL MONTHLY EXPENSES	\$ _____
TOTAL DEBT MINIMUMS	\$ _____
CURRENT EMERGENCY CASH	\$ _____
MONTHLY SAVING / INVESTING	\$ _____

THE ONE NUMBER I HAVE BEEN AVOIDING

2

CREATE MARGIN

Objective: build breathing room before the next surprise turns into expensive debt.

THIS WEEK'S THREE MOVES

- ☐ Choose a starter emergency-cash target.
- ☐ Reduce one recurring leak.
- ☐ Redirect the difference every payday.

STARTER TARGET

Choose a first emergency-cash target you can reach within 30 to 90 days. A specific target creates urgency; 'save more' does not.

My starter reserve target: \$ _____

Current balance: \$ _____ Gap: \$ _____

ONE RECURRING LEAK TO REDUCE

Amount redirected every payday: \$ _____

Transfer destination: _____

COST OF WAITING

Without cash margin, ordinary life becomes expensive debt. Interest then steals money that could have built your future.

3

AUTOMATE PROGRESS

Objective: make the next right action happen before lifestyle spending begins.

CHOOSE ONE AUTOMATION

- ☐ Emergency savings transfer
- ☐ Extra payment toward highest-cost debt
- ☐ Retirement or long-term investing contribution
- ☐ Separate sinking fund for predictable expenses

AUTOMATION COMMITMENT

Amount	\$ _____
Frequency	_____
First transfer date	_____
Destination	_____

THE TEST

If the transfer happens only when you remember, it is still a wish. Put it on automatic and review it monthly.

4

PROTECT AND MEASURE

Objective: protect the household and prove whether wealth is moving in the right direction.

HOUSEHOLD PROTECTION CHECK

- ☐ Emergency contacts and beneficiaries are current.
- ☐ My family knows where important financial documents are kept.
- ☐ Income replacement and life-insurance needs have been reviewed.
- ☐ Retirement contributions and account ownership are understood.
- ☐ High-interest debt balances are moving down, not sideways.
- ☐ Household net worth is recorded and dated.

NET WORTH SNAPSHOT

Total assets	\$ _____
Total debts	\$ _____
Net worth	\$ _____
Next review date	_____

Seven priorities. Start with only one.

Find the priority shown in your online result. Complete that move first; then return to the broader 30-day plan.

Income Clarity

Write the average monthly take-home income from the last 90 days.

Spending Control

Assign every dollar of the next paycheck a job before it arrives.

Emergency Savings

Set a starter target and automate a transfer every payday.

Debt Direction

List balances, rates and minimums; choose one payoff target.

Family Protection

Calculate major obligations and review whether protection is adequate.

Automatic Wealth Building

Automate the first sustainable contribution before lifestyle spending.

Progress Measurement

Record household net worth now and schedule the next review.

One problem. One action. One deadline.

Do not finish this guide without writing the next move. A score creates awareness; a scheduled action creates change.

The priority from my online result is:

The one action I will complete is:

I will complete it by:

I will know it is done when:

DO NOT LET THE SCORE BECOME ENTERTAINMENT

A result without action changes nothing. If your family is exposed, your system is unclear or you do not know what to fix first, ask for a focused review.

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