Your financial reset

FICTIONAL EXAMPLE • Alex • Prepared September 18, 2026
30 days of support. A roadmap for the next 90 days.

This example uses invented numbers to show the format. It is not a plan for you or a real customer.

Your current position

Your reliable monthly take-home income is $4,000. After essentials, required debt payments, personal spending and reserves for upcoming expenses, the draft budget leaves $800 to assign. You have $300 in emergency savings. The first goal is to reach the reviewed $1,000 starter reserve while keeping required bills covered.

Monthly budget	USD
Take-home income	$4,000
Essentials	$2,600
Minimum debt payments	$250
Personal spending	$250
Upcoming-expense reserve	$100
Available for savings / extra debt	$800

Your top three priorities

1. Reserve essential bills and minimums before making extra transfers.
2. Add $700 to emergency savings in month one, if the dated plan still supports it.
3. Direct the remaining $100 in month one toward Card A, the highest-APR eligible debt.

Your paycheck plan

Illustrative paydays: September 18 and October 3. Each paycheck is $2,000. Opening checking is $100, kept as the agreed checking floor.

Job	Paycheck 1	Paycheck 2
Essentials	$1,300	$1,300
Minimum debt payments	$125	$125
Personal spending	$125	$125
Upcoming-expense reserve	$50	$50
Emergency savings	$350	$350
Extra payment to Card A	$50	$50
Total assigned	$2,000	$2,000

Timing matters

In this simplified example, each paycheck clears before $1,600 of required allocations leave checking the next day. Only then is $400 assigned to savings and extra debt. Checking returns to $100 after each cycle. The real plan must list individual bills, pending transactions and actual transfer dates.

Your savings plan

Emergency savings: $300 now, with a conditional $700 contribution in month one to reach $1,000. Keep the separate $100 monthly upcoming-expense reserve for known costs. Revisit the emergency target after month one; $1,000 is an example, not a universal recommendation.

Your debt plan

Account	Balance	APR	Minimum
Card A	$4,000	29%	$150
Card B	$2,000	18%	$100

Draft method: highest APR first. Both accounts are assumed current, unsecured and without special terms. Continue minimums on both. Card A receives approved extra payments. Check each statement for interest, fees and changed minimums.

Your 90-day roadmap

Keep the first month practical. Adjust the next two months using what actually happens.

Days 1-30 / Stabilize

Verify paydays, bill dates and minimums. Use the two-paycheck plan. Add $700 to the emergency reserve and $100 extra to Card A only after the cash calendar is checked. Review actual spending weekly.

Days 31-60 / Build consistency

If the starter reserve remains at $1,000 and the budget still leaves $800, propose $800 extra to Card A. Keep the $100 upcoming-expense contribution separate. Recalculate if income or spending changes.

Days 61-90 / Strengthen

If the same conditions continue, propose another $800 extra to Card A. Recheck statements and reserves, then set the next 90-day priorities. Do not treat the payment targets as guaranteed balance reductions.

Your measurable targets

Measure	Day 30	Day 60	Day 90
Emergency savings balance	$1,000	$1,000	$1,000
Cumulative extra debt payments	$100	$900	$1,700
Cumulative upcoming-expense contributions	$100	$200	$300
Required payments	All due	All due	All due

Targets assume stable income and expenses, no reserve withdrawals, no new borrowing and unchanged minimums. Extra-debt figures are contributions beyond minimums. Actual principal reduction depends on interest, fees and new charges. Upcoming-expense balances may fall when planned bills are paid.

Your weekly check-in

One short review each week. Focus on the next useful action.

- Did you follow your paycheck allocation?
- Did you make every required payment on time?
- How much did you add to emergency and other savings?
- How much extra did you pay toward debt?
- Did an unexpected expense or income change occur?
- Where did spending differ from the plan?
- What needs to change next week?

Your next review

Example first check-in: September 25, 2026. Confirm the real support calendar with the client. The 30-day service includes four written check-ins; the roadmap continues through day 90.

What would change this plan?

Contact your reviewer before following affected steps if income falls, an essential cost increases, a payment is missed, an emergency uses your savings, or a debt balance or due date changes. Pause optional transfers if they would leave required bills uncovered.

Assumptions and open questions

All figures are fictional and expressed in USD. The sample assumes no overdue obligations, special debt terms or urgent risks. The starter reserve and checking floor are illustrative reviewer choices. No real client has approved this plan.

Review and release record

Field	Record
Client / plan version	[ID / version]
Numbers and cash calendar checked	[Reviewer / date]
Final plan approved	[Reviewer / date / final version]
Client delivery	[Recipient / date / private channel]

This plan supports financial organization and education. You control your accounts and payments. It does not promise a credit score, savings outcome or debt payoff date.