30 Money Clarity

Money Clarity 30

FREE SAMPLE

Day 0 and Day 1 of the challenge, exactly as they appear in the course, plus a preview of the Four-Bucket Budget.

Educational content only. Not financial, legal or tax advice for your individual situation. Examples are illustrative math, not customer results.
© 2026 Helenas Comércio e Serviços Ltda (HR Marketing) · moneyclarity30.com

DAY 0 · START HERE · 5–10 MIN

Welcome and Your First Win

Goal: Find your starting point and get one small, real win before Day 1.

Why it matters: Starting with a quick win builds momentum. Knowing which phase needs the most attention helps you spend your energy where it counts.

1. Take the 3-question Quick Start check at the start of your Guide. It tells you whether your focus right now is to see clearly (R1), reorganize (R2) or start a cushion (R3). You will go through all three phases either way.
2. Open your banking app or your latest credit card statement and look for ONE charge you no longer use: a streaming service, an app, a membership, a fee. Write down the name and the amount.
3. If you can, cancel it today through the company's official website or app.
4. Download your materials: the Guide, the Monthly Budget Planner and the Budget Workbook (it opens in Excel, Google Sheets or Numbers).
5. Pick a fixed 10–20 minute slot for your daily mission and set a phone alarm called "Money Clarity — today's mission".

Illustrative example: a $15.99/month streaming plan nobody watches adds up to $191.88 a year.

Tools: Quick Start check (Guide) · Latest bank or card statement

You're done when: You know your focus phase, you have written down one charge to cancel, and your daily alarm is set.

Stretch: Tell one person you trust that you are starting a 30-day money reset. Saying it out loud makes it more likely you will follow through.

DAY 1 · R1 · REVEAL · 20 MIN

Your Starting Point

Goal: Know where you are starting from, in numbers and in feelings.

Why it matters: You can only measure progress against a clear baseline. How you feel about money matters too: stress and avoidance are part of the picture, not a personal failing.

1. Read the Guide introduction if you have not yet.
2. Complete the Self-Check in your Monthly Budget Planner and write down your score.
3. Fill in the "Day 1" column of the Money Mood Meter: stress, confidence and clarity from 1 to 10.
4. Confirm the time slot you chose for your daily mission.

Illustrative example: Stress 8, Confidence 3, Clarity 2. On Day 30 you will fill in the same three numbers and compare.

Tools: Self-Check · Money Mood Meter · Seed Jar tracker

You're done when: Your score and Day 1 Mood Meter are recorded and your mission time is set.

Stretch: Color square 1 of your Seed Jar tracker. One square per completed mission.

DAYS 11, 12, 20 · EVERY MONTH

Four-Bucket Budget

Today = what happens now (from your Money Map). Plan = what you decide before the month starts. References, not rules: Essentials ~50–60%, Life ~10–20%, Future gets what's left (zero is valid in a tight month).

Monthly take-home pay: $ _____

Essentials

housing, utilities, groceries, transportation, insurance, health, child care

	Today $	Today %	Plan $	Plan %
Total				

Commitments

debt payments and payment plans

	Today $	Today %	Plan $	Plan %
Total				

Life

eating out, fun, personal care, gifts, shopping

	Today $	Today %	Plan $	Plan %
Total				

Future

emergency cushion and savings

	Today $	Today %	Plan $	Plan %
Total				

Check: take-home − (Essentials + Commitments + Life + Future) = $ 0 _____

Want all 31 days?

The full challenge includes 31 lessons, daily email reminders, The Complete 30-Day Guide, the Monthly Budget Planner, the Budget Workbook and five printable tools. One payment of $24.90.
https://moneyclarity30.com/