

FINANCIAL BUILDER

30-DAY CHALLENGE WORKBOOK

30 Days to Know Your Numbers and Build Your Financial Game Plan

Thirty days of focused action. One clear 90-day financial plan.

KNOW YOUR NUMBERS. CONTROL YOUR CASH FLOW.
BUILD YOUR FOUNDATION. BUILD YOUR NEXT LEVEL.

Name: _____

Challenge start date: _____

HOW TO USE THIS WORKBOOK

Complete one worksheet each day. Use real numbers when possible, estimates when necessary, and return later to correct them. Never share account numbers, passwords, Social Security numbers, or other sensitive information in a group setting.

THE DAILY RHYTHM

Learn the idea. Take action with your numbers. Record the result. Reflect on what changed. Check in without disclosing private details.

WEEK 1	WEEK 2	WEEK 3	WEEK 4
Know Your Numbers	Control Cash Flow	Build Your Foundation	Build Your Next Level

MY CHALLENGE INTENTION

Why is this challenge important to me right now?

What would make these 30 days a meaningful win?

WEEK 1 / KNOW YOUR NUMBERS

DAY 1 - YOUR FINANCIAL STARTING POINT

Write down monthly take-home income, monthly expenses, accessible savings, and total debt.

TODAY'S WIN
You established an honest starting point.

STARTING SNAPSHOT

Income	Expenses	Savings	Debt

REFLECT

The number I most want to improve is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 1 complete. The number I most want to improve is ____.

WEEK 1 / KNOW YOUR NUMBERS

DAY 2 - CALCULATE MONTHLY INCOME

List every regular income source. Use take-home amounts; if income varies, average the last three to six months.

TODAY'S WIN
You know what you are actually working with each month.

INCOME INVENTORY

Source	Monthly amount	Reliable or variable	Notes

REFLECT

One income source I want to strengthen is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 2 complete. One income source I want to strengthen is _____.

WEEK 1 / KNOW YOUR NUMBERS

DAY 3 - IDENTIFY MONTHLY EXPENSES

Review recent bank and card activity. Capture fixed, variable, periodic, and easily forgotten expenses.

TODAY'S WIN
Your spending is visible.

EXPENSE INVENTORY

Category	Monthly amount	Fixed or variable	Essential?

REFLECT

The expense category that surprised me most is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 3 complete. The expense category that surprised me most is _____.

WEEK 1 / KNOW YOUR NUMBERS

DAY 4 - CALCULATE CASH FLOW

Subtract total monthly expenses from total monthly income. A positive or negative result is information, not a judgment.

TODAY'S WIN

You know whether your current plan creates breathing room.

CASH-FLOW CALCULATION

Monthly income	Monthly expenses	Monthly cash flow	Target cash flow

REFLECT

My first response to my cash-flow number is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 4 complete. My first response to my cash-flow number is _____.

WEEK 1 / KNOW YOUR NUMBERS

DAY 5 - LIST SAVINGS & ASSETS

Inventory accessible cash, savings, retirement accounts, investments, business reserves, property, and other major assets.

TODAY'S WIN
You can see what you have already built.

ASSET INVENTORY

Asset	Current value	Accessible?	Purpose

REFLECT

The asset I most want to grow is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 5 complete. The asset I most want to grow is ____.

DAY 6 - LIST DEBTS & OBLIGATIONS

Record each creditor, balance, interest rate, minimum payment, and due date.

TODAY'S WIN
Your obligations are organized and actionable.

DEBT INVENTORY

Creditor	Balance	APR	Minimum / due date

REFLECT

The debt detail I need to verify is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 6 complete. The debt detail I need to verify is _____.

WEEK 1 / KNOW YOUR NUMBERS

DAY 7 - WEEKLY FINANCIAL CHECK-IN

Review Days 1-6, correct estimates, and name the most important thing you learned.

TODAY'S WIN
You completed a clear financial snapshot.

WEEK 1 SCORECARD

Metric	Starting number	Updated number	Next step

REFLECT

My biggest Week 1 realization is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 7 complete. My biggest Week 1 realization is _____.

WEEK 2 / TAKE CONTROL OF CASH FLOW

DAY 8 - FIND YOUR MONEY LEAKS

Review 30 days of transactions for forgotten subscriptions, fees, convenience purchases, delivery, dining, and unplanned shopping.

TODAY'S WIN
You found money already within your control.

MONEY-LEAK AUDIT

Leak	Monthly cost	Value received	Action

REFLECT

The leak I will address first is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 8 complete. The leak I will address first is _____.

WEEK 2 / TAKE CONTROL OF CASH FLOW

DAY 9 - NEEDS VS. WANTS

Sort spending into needs, wants, and gray-area choices. Decide whether each item supports your current priorities.

TODAY'S WIN
You are choosing instead of spending automatically.

NEEDS AND WANTS SORT

Expense	Need / want / gray	Monthly cost	Decision

REFLECT

I want to be more intentional about:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 9 complete. I want to be more intentional about ____.

DAY 10 - REVIEW RECURRING EXPENSES

Mark every automatic charge KEEP, CANCEL, REDUCE, or RENEGOTIATE.

TODAY'S WIN
You took control of expenses running in the background.

RECURRING-EXPENSE REVIEW

Service	Monthly cost	Decision	Date to act

REFLECT

The recurring charge I will act on is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 10 complete. The recurring charge I will act on is _____.

DAY 11 - IDENTIFY THREE EXPENSES TO REDUCE

Choose three realistic reductions that you can maintain, then total the projected monthly savings.

TODAY'S WIN
You created margin without earning another dollar.

THREE REDUCTIONS

Expense	Current	New target	Monthly savings

REFLECT

The easiest reduction to maintain will be:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 11 complete. The easiest reduction to maintain will be _____.

WEEK 2 / TAKE CONTROL OF CASH FLOW

DAY 12 - FIND \$100 IN MONTHLY CASH FLOW

Combine cancellations, bill reductions, fewer fees, and planned spending to recover up to \$100 or your realistic amount.

TODAY'S WIN
You converted small changes into an annual opportunity.

RECOVERED CASH FLOW

Change	Before	After	Recovered

REFLECT

I will direct recovered cash flow toward:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 12 complete. I will direct recovered cash flow toward _____.

DAY 13 - CREATE YOUR SPENDING PLAN

Assign monthly income to essentials, debt, savings, goals, and discretionary spending before the month begins.

TODAY'S WIN

Your money has a plan.

MONTHLY SPENDING PLAN

Category	Planned amount	Actual amount	Difference

REFLECT

The category that needs the clearest boundary is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 13 complete. The category that needs the clearest boundary is _____.

WEEK 2 / TAKE CONTROL OF CASH FLOW

DAY 14 - WEEKLY FINANCIAL CHECK-IN

Review leaks, reductions, recovered cash flow, and the spending habit you will carry forward.

TODAY'S WIN
You are directing your cash flow.

WEEK 2 SCORECARD

Change	Monthly impact	Completed?	Next action

REFLECT

The cash-flow change I am keeping is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 14 complete. The cash-flow change I am keeping is _____.

DAY 15 - DEFINE YOUR EMERGENCY-FUND GOAL

Set a starter milestone and a longer-term goal based on essential expenses, household needs, and income stability.

TODAY'S WIN

Your emergency savings has a purpose and a number.

EMERGENCY-FUND TARGET

Current savings	Starter goal	Long-term goal	Gap

REFLECT

My starter emergency-fund goal matters because:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 15 complete. My starter emergency-fund goal matters because _____.

WEEK 3 / BUILD YOUR FOUNDATION

DAY 16 - CREATE YOUR SAVINGS STRATEGY

Choose the goal, target amount, target date, contribution amount, and contribution frequency.

TODAY'S WIN

You turned a wish into a contribution plan.

SAVINGS STRATEGY

Goal	Target	Contribution	Frequency / date

REFLECT

The savings action I can sustain is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 16 complete. The savings action I can sustain is _____.

DAY 17 - UNDERSTAND YOUR DEBT

Verify every balance, APR, minimum, due date, and status. Sort by interest rate and by balance.

TODAY'S WIN
You replaced debt anxiety with useful information.

DEBT COMPARISON

Debt	Balance	APR	Minimum

REFLECT

The debt fact that changes my strategy is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 17 complete. The debt fact that changes my strategy is _____.

DAY 18 - CHOOSE A DEBT-PRIORITY STRATEGY

Choose avalanche, snowball, or a responsible custom approach, then identify Priority Debt #1.

TODAY'S WIN
Your debt has an order of attack.

DEBT PRIORITY PLAN

Strategy	Priority debt	Extra payment	Start date

REFLECT

I chose this strategy because:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 18 complete. I chose this strategy because ____.

WEEK 3 / BUILD YOUR FOUNDATION

DAY 19 - REVIEW YOUR CREDIT

Review reports and scores for recognized accounts, utilization, payment history, errors, collections, and inquiries.

TODAY'S WIN
You are managing credit with intention.

CREDIT ACTION REVIEW

Area	What I found	Action	Target date

REFLECT

My most important credit habit is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 19 complete. My most important credit habit is _____.

WEEK 3 / BUILD YOUR FOUNDATION

DAY 20 - AUTOMATE ONE POSITIVE FINANCIAL HABIT

Automate one affordable action: saving, a bill, debt payment, investment contribution, or a review reminder.

TODAY'S WIN
One positive behavior now requires less effort.

AUTOMATION SETUP

Habit	Amount	Frequency	First date

REFLECT

Automation will help me by:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 20 complete. Automation will help me by _____.

WEEK 3 / BUILD YOUR FOUNDATION

DAY 21 - WEEKLY FINANCIAL CHECK-IN

Review your emergency goal, savings system, debt priority, credit action, and automation.

TODAY'S WIN
You established priorities for financial resilience.

WEEK 3 SCORECARD

Foundation area	Current status	Next action	Due date

REFLECT

The foundation area I will strengthen first is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 21 complete. The foundation area I will strengthen first is ____.

DAY 22 - CALCULATE YOUR INCOME GAP

Compare your current available cash flow with the amount that would meaningfully move your goals forward.

TODAY'S WIN
Make more money is now a measurable target.

INCOME-GAP CALCULATION

Current cash flow	Desired cash flow	Monthly gap	Why it matters

REFLECT

Closing this gap would allow me to:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 22 complete. Closing this gap would allow me to _____.

WEEK 4 / BUILD YOUR NEXT LEVEL

DAY 23 - IDENTIFY SKILLS YOU CAN MONETIZE

List ten things you know how to do, then circle three that solve a problem for a person or business.

TODAY'S WIN
You can see your experience as an economic asset.

SKILL INVENTORY

Skill	Who needs it	Problem solved	Proof / experience

REFLECT

The skill I am most ready to test is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 23 complete. The skill I am most ready to test is _____.

WEEK 4 / BUILD YOUR NEXT LEVEL

DAY 24 - EXPLORE ADDITIONAL INCOME OPPORTUNITIES

Research three realistic opportunities and compare cost, time, fit, demand, risk, and income potential.

TODAY'S WIN
You moved from wishing to researching.

OPPORTUNITY COMPARISON

Opportunity	Startup cost	Time / fit	Next research step

REFLECT

The opportunity I will investigate further is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 24 complete. The opportunity I will investigate further is _____.

DAY 25 - UNDERSTAND WEALTH-BUILDING BASICS

Consider the five foundations: margin, reserves, debt management, consistent investing, and time.

TODAY'S WIN
You began thinking beyond bills toward ownership.

WEALTH-BUILDING CAPACITY

Monthly contribution	Annual contribution	Primary goal	First step

REFLECT

For me, wealth building means:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 25 complete. For me, wealth building means _____.

DAY 26 - SET YOUR 12-MONTH FINANCIAL TARGET

Choose specific, measurable targets for the financial areas that matter most over the next year.

TODAY'S WIN
Your financial future has a destination.

12-MONTH TARGETS

Area	Starting point	12-month target	Measure

REFLECT

Twelve months from now I want:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 26 complete. Twelve months from now I want _____.

WEEK 4 / BUILD YOUR NEXT LEVEL

DAY 27 - BUILD YOUR 90-DAY FINANCIAL PLAN

Create three phases: Days 1-30 Stabilize, Days 31-60 Strengthen, and Days 61-90 Build.

TODAY'S WIN
You built a bridge from goals to action.

90-DAY PLAN DRAFT

Phase	Primary objective	Key action	Measure

REFLECT

The first action on my plan is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 27 complete. The first action on my plan is ____.

WEEK 4 / BUILD YOUR NEXT LEVEL

DAY 28 - CHOOSE YOUR TOP THREE PRIORITIES

Narrow your next 90 days to the three priorities that deserve your energy and resources.

TODAY'S WIN
You know what deserves attention next.

PRIORITY FILTER

Priority	Why now	Success measure	First action

REFLECT

The priority that will create the most momentum is:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 28 complete. The priority that will create the most momentum is _____.

DAY 29 - SHARE YOUR FINANCIAL BUILDER COMMITMENT

Write what you will do, how you will measure progress, how you will recover after a setback, and why it matters.

TODAY'S WIN

Your plan became a personal commitment.

COMMITMENT STATEMENT

Commitment	Measure	Reset plan	Reason

REFLECT

Over the next 90 days, I commit to:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 29 complete. Over the next 90 days, I commit to _____.

DAY 30 - FINANCIAL BUILDER GRADUATION

Complete the final plan, recognize your progress, and commit to executing the next 90 days.

TODAY'S WIN
You did not finish. You started.

GRADUATION REVIEW

Biggest lesson	Top priority	Habit to keep	Celebration

REFLECT

I am a Financial Builder, and now I will:

NEXT ACTION

Action	Due date	Completed

COMMUNITY CHECK-IN: Day 30 complete. I am a Financial Builder, and now I will _____.

YOUR 90-DAY FINANCIAL BUILDER PLAN

Use the clarity from the challenge to focus your next 90 days. Choose actions that fit your actual income, obligations, household, and risk tolerance.

CURRENT FINANCIAL SNAPSHOT

Monthly income	Monthly expenses	Monthly cash flow	Savings / debt

MY TOP THREE PRIORITIES

Priority	Why now	Success measure	First action

PHASE 1 - DAYS 1-30: STABILIZE

Primary outcome for this phase:

ACTION PLAN

Action	Owner / support	Due date	Success measure

WEEKLY MILESTONES

Week	Milestone	Result	Adjustment

What could get in the way, and how will I respond?

PHASE 2 - DAYS 31-60: STRENGTHEN

Primary outcome for this phase:

ACTION PLAN

Action	Owner / support	Due date	Success measure

WEEKLY MILESTONES

Week	Milestone	Result	Adjustment

What could get in the way, and how will I respond?

PHASE 3 - DAYS 61-90: BUILD

Primary outcome for this phase:

ACTION PLAN

Action	Owner / support	Due date	Success measure

WEEKLY MILESTONES

Week	Milestone	Result	Adjustment

What could get in the way, and how will I respond?

90-DAY SCORECARD

Review this scorecard weekly. The goal is honest feedback and steady adjustment, not perfection.

Metric	Starting point	90-day target	Current result

WEEKLY REVIEW QUESTIONS

1. What did I complete? 2. What changed in my numbers? 3. Where did I get off track? 4. What is the next best action? 5. Who or what support do I need?

MY FINANCIAL BUILDER COMMITMENT

Over the next 90 days, I commit to:

I will measure progress by:

When I get off track, I will:

The reason this matters to me is:

**I AM A FINANCIAL BUILDER. I KNOW MY NUMBERS. I HAVE A PLAN. NOW I
WILL EXECUTE.**

Signature: _____ Date: _____

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