PRACTICAL. REALISTIC. POSSIBLE.

THE MIDLIFE MONEY RESET

FINANCIAL TOOLKIT

Seven practical worksheets to help you understand where you stand, organize debt, build savings, increase income, prepare for retirement, protect your finances, and track your progress for a full year.

YOUR FINANCIAL COMEBACK CAN START TODAY.
You are not too old. You are not too late.

Created by Jennise Housel

Companion resources for The Midlife Money Reset

How to Use This Toolkit

Do not try to complete everything perfectly in one sitting. Start with the Money Snapshot, choose the one area that needs your attention most, and work forward from there.

1. **Get clear.** Complete the Midlife Money Snapshot so you can see the whole picture.

2. **Choose your priority.** Debt, savings, income, retirement, or protection - focus on what moves you forward first.

3. **Make the numbers realistic.** Use actual balances and payments whenever possible.

4. **Review monthly.** Your plan should change as your life and finances change.

5. **Track progress, not perfection.** Small consistent improvements count.

Important: This toolkit is for educational and organizational purposes only and is not financial, tax, legal, investment, or insurance advice. Consider consulting an appropriately qualified professional for advice specific to your situation.

1. Midlife Money Snapshot

The goal of this page is simple: see where your money stands today without judgment.

Monthly Income

Income Source	Take-Home Amount

Monthly Essentials & Spending

Category	Monthly Amount

Current Financial Position

Item	Amount

My Money Snapshot - Priorities

What feels most urgent right now?

My three financial priorities for the next 90 days:

Priority	What I Will Do	Target Date

One money habit I am ready to stop:

One money habit I am ready to start:

2. Debt Attack List

List every debt you want to address. Seeing the full list helps you choose a payoff strategy instead of reacting to whichever bill feels loudest.

Creditor / Debt	Balance	APR	Min. Pay	Priority

My payoff approach

I will prioritize: [ ] Smallest balance first [ ] Highest interest first [ ] Other

Extra amount I can put toward debt each month: $________________

My first target debt:

3. Emergency Fund Ladder

You do not have to build a huge emergency fund overnight. Build it in stages.

Milestone	Target	Current	Still Needed

Suggested milestones

• Starter cushion: $500

• Next goal: $1,000

• One month of essential expenses

• Three months of essential expenses

• Long-term goal that fits your household

Where will I keep this money?

Automatic amount I can save each payday: $________________

4. The $500 Extra Income Plan

Use this worksheet to design one realistic way to generate an additional $500 per month.

Income Idea	What I Could Offer	Potential / Month

My best idea to test first:

Break the $500 goal down

Target	My Number

Examples: $125/week, about $17/day, five $100 sales, ten $50 jobs, or another combination that fits your skills.

My first three actions:

Action	Deadline

5. Retirement Starting Point

You do not need to know everything about investing to begin organizing the information you already have.

Account / Benefit	Current Balance	Monthly Contribution

Questions to answer

- ■ Do I have an employer retirement plan available?
- ■ Do I have an IRA or other investment account?
- ■ Do I know approximately what I am contributing each month?
- ■ Have I reviewed my Social Security estimate?
- ■ What is one retirement action I can take in the next 30 days?

My next retirement step:

6. Financial Protection Checklist

Rebuilding finances is not only about accumulating money. It is also about protecting what you are rebuilding.

- ■ Emergency savings
- ■ Health coverage
- ■ Life insurance needs reviewed
- ■ Beneficiaries reviewed
- ■ Disability / income protection considered
- ■ Important documents organized
- ■ Will / estate documents considered
- ■ Home / renters coverage reviewed
- ■ Auto coverage reviewed
- ■ Identity / fraud safeguards in place

Items I need to review first:

Professional(s) I may need to contact:

7. 12-Month Reset Tracker

Record a few numbers once a month. The purpose is to see direction and momentum, not to create another chore.

Month	Debt Balance	Emergency Savings	Retirement / Investments	Extra Income

12-Month Wins & Lessons

Month	Biggest Win	What I Learned / Next Step

Your 30-60-90 Day Reset Plan

Turn the worksheets into a short action plan you can actually follow.

NEXT 30 DAYS

My Action	Target / Deadline

DAYS 31-60

My Action	Target / Deadline

DAYS 61-90

My Action	Target / Deadline

Money Notes

YOUR NEXT CHAPTER CAN START TODAY.

YOU AREN'T TOO OLD. YOU AREN'T TOO LATE.

Come back to these worksheets whenever your circumstances change. A financial reset is not one perfect decision - it is a series of practical decisions made consistently over time.

THE MIDLIFE MONEY RESET

by Jennise Housel