

7-Day Money Mindset Reset

A Daily Action Plan to Reset How You Think About Money

Based on the core principles of Rich Dad Poor Dad — built for people starting from zero.

How to Use This Guide

This is not a budgeting worksheet. It is a 7-day system to reset the way you think about and relate to money before you try to change any numbers.

Each day takes 20-30 minutes. Do it in the morning if you can. Write your answers — the writing is the work.

What You Will Build This Week

- A clear picture of your current financial reality
- Awareness of where your money actually goes each month
- Your first intentional financial action
- One financial concept you actually understand deeply
- A personal financial direction statement to guide your next 90 days

Write down your complete financial snapshot: monthly take-home income, all fixed expenses with exact amounts, estimated variable spending, every debt balance with its interest rate, and your current savings balance. Do not judge. Do not plan yet. Just see the full picture clearly for the first time.

Write your notes / answers here:

DAY 2 — Track Every Dollar Today

From the moment you wake up to the moment you sleep, write down every single purchase, transfer, and automatic payment. Every one. This is Day 1 of a 30-day tracking habit. The goal today is simply to build the muscle of noticing.

Write your notes / answers here:

DAY 3 — Find Your Three Biggest Leaks

Review your Day 1 snapshot and Day 2 log. Identify the three recurring expenses that cost you the most relative to what they return. Name them. Write the monthly cost and the annual cost of each one.

Write your notes / answers here:

DAY 4 — Cut One Leak. Calculate the Win.

Choose one of your three leaks. Cancel it, reduce it, or pause it. Then multiply the monthly savings by 12. Write the annual number somewhere visible. This is your first financial decision made from awareness rather than reaction.

Write your notes / answers here:

DAY 5 — Open Your Asset Account

If you do not have a savings or investment account separate from your spending account, open one today and name it: Asset Fund. If you already have one, make a deposit — even \$5. The account exists now. That is different from where you were four days ago.

Write your notes / answers here:

DAY 6 — Learn One Thing Deeply

Choose one concept: compound interest, what an index fund is, the debt avalanche method, or what cash flow means. Spend 30 minutes on it. Then write two sentences in your own words. If you cannot write it simply, you do not understand it yet — keep going.

Write your notes / answers here:

DAY 7 — Write Your Financial Direction

Write one paragraph describing the financial life you are building toward. Not a number goal — a direction. What does financial stability look and feel like for you? What are you freeing yourself from? What are you building toward? Date it. Read it again in 30 days.

Write your notes / answers here:

After Day 7 — What Comes Next

- Continue tracking every dollar for the full 30 days
- Add \$10-50 to your asset account every payday and automate it
- Cut a second leak next month and calculate that annual number too
- Learn one financial concept per week for the next 90 days
- Re-read your financial direction statement every Sunday and update it