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# Money Detox One Month Financial Cleanse

# Welcome to your Financial Cleanse!

Each week of the cleanse will include:

- Five action points surrounding a weekly theme.
- Space for you to set your own weekly money challenge.
- Space for your Total Weekly Income & Expenses.
- A 'Money Mood' tracker.



## What's a 'Money Mood' Tracker?

Good Question! Assign a colour to a positive, neutral, and negative feeling, then colour each day with how you feel in regards to your money. At the end of each week, you'll have a mini-report on how your daily life impacts your relationship with money!

- Positive
- Neutral
- Negative

Take it week by week, and by the end of your cleanse who knows how money confident you'll have become - maybe you'll even end up shocking yourself!

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## Week 1: Warm'up

The goal this week is to prepare.

- Make a list of your top money vices, then write a sentence on how you're going to avoid them in the future.
- Automate your savings wherever possible.
- Spring clean, have a car-boot sale, start a Depop account...
- Set up and begin your weekly budget.
- Talk to your friends or family about something money-related.

### Weekly Money Challenge

Total Weekly Income: £

Total Weekly Expenses: £

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# 2

## Week 2: Implementation

Now that you've set the stage to your financial cleanse, it's time for a week of hard work (but we promise it's worth it).

- Create, update or review your retirement plans.
- Set calendar reminders for monthly financial checks.
- Make a plan of action to combatting any existing debt.
- Excluding necessities, try and have a 'no-spend day'.
- Become a deal-finder: use vouchers, price-checkers, and download an extension such as Honey to make sure you're always getting the best possible price.

### Weekly Money Challenge

Total Weekly Income:	£	
Total Weekly Expenses:	£	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M	T	W
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	T	F
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	S	S

Browsing online shops in incognito mode means the history won't be saved - once the page is closed, you won't be tempted by ads related to everything you just viewed!

# 3

## Week 3: Future Goals

Last week we briefly touched on the future of your money through retirement plans. This week, we're turning the dial up to 100 and focusing on your future goals.

- Write down your top short-, medium- and long-term goals, and the amount you think you'll need to achieve them.
- Research investment opportunities which align with your values.
- Calculate your net worth (the better your financial health, the better your net worth will look, so don't be put off if it isn't where you would like it to be just yet!).
- Review any existing insurance plans you have.
- Just like during Money Detox, you're over halfway through your financial cleanse - take a moment to congratulate yourself.

## Weekly Money Challenge

Total Weekly Income: £

Total Weekly Expenses: £



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## 4

## Week 4: Motivation

It's the final week of your financial cleanse, which means it's time to start thinking about how you're going to keep yourself on track. You've done brilliantly to keep with it for four weeks (!), but what can we put in place to turn that into four months, or four years...

- Speak to a financial advisor or robo-investor about what you can do today to grow your future money.
- Set-up or review your Emergency Fund
- Check for any workplace benefits you may be entitled to.
- Review your Money Mood Tracker - what changes are you going to make to resolve any consistent 'negative' money feelings?
- Treat yourself. You've completed four weeks - you deserve a reward!

## Weekly Money Challenge

Total Weekly Income: £

Total Weekly Expenses: £



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Your emergency fund should be between three to six months of your income. If that feels unachievable, it's also better to save as much as you can than to save nothing at all!

# Congratulations!

Think back to the four weeks ago, when you started this cleanse - how has your money changed since then? How do you feel about it - we hope you're feeling more in control!

Sadly, this is where we love and leave you - but don't worry, we've got plenty of events and webinars and courses coming up (the list seriously just goes on and on!), and we'd love to see you there!



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We're constantly developing new content, if you have any questions or suggestions, we'd love to answer them!

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