Your First Month, Reset

One check, one plan, no judgment.

A fresh start — a new apartment, a new town, a life rearranged — usually arrives with the same quiet fear underneath it: *can I actually carry this on my own?* The fear feeds on vagueness. Nobody's first month fails because the math was hard; it fails because nobody ever sat down and gave the first check its orders, so the month voted first.

The reset is simple: take the very first check and assign every dollar of it, in a strict order — must-pays first, living money second, and whatever is left gets a job in writing. One check, fully named, and the fear has numbers to argue with instead of a fog.

The example — Robin's first check, $1,340

Here's a real worked example, the same one printed on our Starting Over Kit. Robin is starting over in a new apartment, on her own, on Friday, December 4, 2026. Her first check, take-home, is **$1,340**.

The must-pays go first — each one with its due date, so nothing can ambush her:

> **Rent — new apartment** — due Dec 5, $650.00
>
> **Electric** — due Dec 12, $78.00
>
> **Phone** — due Dec 15, $55.00
>
> **Car insurance** — due Dec 18, $112.00
>
> **Card minimum payment** — due Dec 20, $35.00

Must-pays total: **$930** — roof, lights, phone, and the minimums, covered.

Then the living money — what the first weeks actually need, no more: groceries **$180**, gas for work **$70**, household basics **$50**, personal basics **$40**. Living money total: **$340**.

Count it up: $930 + $340 = **$1,270 assigned**. $1,340 - $1,270 leaves **$70**. Small — and completely hers.

And the $70 gets a job, not a shrug: **$50 starts a cushion in a separate account**, and **$20 stays in checking as a buffer** until the next check. Every dollar of the first check is named. That's the reset.

The steps

- **Start with the check you actually have.** Take-home, not salary, not hope. Robin's is $1,340; yours is whatever lands.
- **List the must-pays first, with due dates.** Rent, utilities, phone, insurance, minimum payments — the things that keep the roof on and the accounts current. Write the date beside each one.

• **List the living money second.** Groceries, gas, the basics a household runs on for the first weeks. Honest amounts, not generous ones — this is a first month, not a final one.

• **Count up and find the leftover.** Check minus must-pays minus living money. Whatever it is — big or small — it's real, and it's yours.

• **Give the leftover a job the same day.** Part starts a cushion, in a separate account where it won't dissolve into spending. Part stays in checking as a buffer. Written down, the same sitting, before the month gets a vote.

The honest part

Seventy dollars of leftover on a $1,340 check is not a failure, and this page won't treat it like one. A reset month's win is not a big leftover — it's a fully assigned first check: nothing missed, nothing guessed, nothing quietly going on a card. The cushion starts at $50 because that's what this check can carry; it grows the same way everything in this method grows, one check at a time. And the kit's own rule stands over the whole page: no judgment. A fresh start is built from a first check with every dollar named, not from a perfect one.

The free way

A notebook page runs the whole reset: the must-pays with their dates down one side, the living money under them, the counted-up line, and the leftover's jobs written in ink. Plenty of fresh starts were planned on exactly that and never needed anything fancier.

And if you'd rather skip drawing the two lists and the counted-up box yourself, the ready-made Starting Over Kit is in our shop — the same order, the same count-up, printed and ready.