MENTAL WEALTH

THE 30-DAY
MENTAL WEALTH CHALLENGE

Build a household money system you can actually keep using.

THE MENTAL WEALTH OS

THINK → DIRECT → BUILD → PROTECT → MULTIPLY

30 days. One wise move at a time.

Mental Wealth • Family Finance Officer

START HERE

How the Challenge Works

This challenge is designed to create momentum without overwhelming your household.

THE GOAL

In 30 days, you will create more clarity, establish a repeatable money rhythm, strengthen margin, organize protection, and connect your finances to purpose and legacy.

Most days should take 5-15 minutes.

- ☐ Complete one small action each day.
- ☐ Use the weekly reflection before moving to the next week.
- ☐ Do not try to solve every financial issue at once.
- ☐ Use your household's real numbers and real priorities.
- ☐ On Day 30, establish the monthly rhythm you will keep using.

One rule:

Progress over perfection. Your next wise move matters more than a perfect plan.

EDUCATIONAL NOTE

This challenge provides general financial education and is not individualized investment, tax, insurance, legal, or credit counseling advice.

DAY 1

Your Starting Mental Wealth Score

Rate your household from 1 (reactive) to 5 (strong and repeatable).

AREA	STATEMENT	SCORE
THINK	We understand the beliefs, values, and pressures shaping our money decisions.	1 2 3 4 5
DIRECT	Our money has a clear purpose and our household has a repeatable system.	1 2 3 4 5
BUILD	We are creating margin, reducing debt, and building wealth consistently.	1 2 3 4 5
PROTECT	Our household is organized and prepared for financial disruption.	1 2 3 4 5
MULTIPLY	Our money is connected to generosity, family leadership, and legacy.	1 2 3 4 5

Our lowest area today is:

The biggest source of financial pressure in our household right now is:

WEEK 1

THINK

Get clear before you try to get faster.

1	**Take the Mental Wealth Score** Complete the starting score and identify the area creating the most pressure.
2	**Define Rich** Finish this sentence: “A rich life for our family means...” **Reflect:** Would our current calendar and spending support that definition?
3	**Name the Money Story** Write down one money message or pattern you inherited from the home you grew up in. **Reflect:** Is it helping the household you are building now?
4	**Name the Pressure** Identify the single financial issue creating the most stress right now. **Reflect:** What part of this issue can we actually influence?
5	**Choose Your Top 3 Values** Choose the three values your financial decisions should serve most right now.
6	**Complete a 30-Day Money Audit** Review the last 30 days of spending. Notice where money actually went - without shame.
7	**Hold Family Conversation #1** Ask: “What do we want money to make possible for our family?”

WEEK 1 REFLECTION

The clearest thing we learned about our household:

One belief or pattern we want to change:

WEEK 2

DIRECT

Turn clarity into a household operating system.

8	**Give Every Dollar a Job** Use five simple lanes: LIVE • GIVE • GROW • PROTECT • ENJOY.
9	**Map the Household** List what comes in, what goes out, what you owe, what you have saved, and what you are building.
10	**Name the Family Finance Officer** Choose who will keep the plan visible and the review rhythm alive. This is leadership, not control.
11	**Assign Household Roles** Clarify who monitors bills, savings, insurance, investing, taxes, and important documents - plus who can back them up.
12	**Create Family Decision Rules** Set rules for major purchases, new debt, windfalls, family support, and discretionary spending.
13	**Schedule the Monthly Money Meeting** Choose the recurring date, time, and place now.
14	**Hold Money Meeting #1** Use the rhythm: LOOK → DECIDE → DIRECT → ACT → REVIEW. **Reflect:** Did the meeting end with clarity rather than exhaustion?

WEEK 2 REFLECTION

The system decision that will help us most:

Our monthly money meeting will happen:

WEEK 2 TOOL

Our Family Money Decision Rules

Strong households decide important rules before emotion makes the decision.

DECISION	OUR RULE
Major purchase discussion starts at	$ ________________
We wait before large discretionary purchases	_______ hours / days
New debt requires	____________________________
Unexpected money / windfalls will	____________________________
Requests to support extended family will	____________________________
A financial disagreement gets paused when	____________________________

REMEMBER

Leadership is not one person making every decision. It is making sure the household has clarity, visibility, and a repeatable process.

WEEK 3

BUILD

Create breathing room first. Then put growth on repeat.

15	**Set Your Peace Fund Goal** Choose the next milestone: $500 → $1,000 → one month → longer-term reserve.
16	**List Every Debt** Record balance, interest rate, minimum payment, and current status. Visibility first. Shame never.
17	**Choose the Debt Sequence** Agree on the order you will attack debt and the monthly amount you will add.
18	**Create Sinking Funds** Identify predictable costs such as car repairs, school, travel, holidays, home, medical, and annual bills.
19	**Automate One Saving Habit** Choose one saving transfer you can put on repeat.
20	**Automate One Wealth Habit** Automate investing, debt payoff, giving, or another future-building habit.
21	**Give the Future a Vote** Name one 12-month goal, one 3-year goal, and one 10-year direction.

WEEK 3 REFLECTION

The margin-building habit we will keep:

The goal we are most excited to fund:

WEEK 3 TOOL

Our Build Plan

Stability before speed. Consistency before complexity.

ORDER	PURPOSE	OUR PLAN
STABILIZE	Know the month	Our next action: ______________________
BUFFER	Create cash margin	Peace Fund target: ____________________
AUTOMATE	Make wise habits easier	We will automate: ____________________
COMPOUND	Build the future consistently	Our long-term habit: __________________

12-MONTH FAMILY FINANCIAL WIN

____

____

3-YEAR FAMILY GOAL

____

____

10-YEAR DIRECTION

____

____

WEEK 4

PROTECT + MULTIPLY

Protect what matters. Then make what you build mean more.

22	**Complete the Protection Audit** Review cash, insurance, legal documents, beneficiaries, and household access.
23	**Take the “Could They?” Test** If something happened tomorrow, could someone find the accounts, bills, documents, and wishes?
24	**Create the Household Information Map** Document where important financial information is securely stored. Do not write passwords in this challenge.
25	**Build the Emergency Leadership Plan** Who gets called? What gets paid first? Where is cash? Who can step in?
26	**Define Generosity** Finish: “Our family wants generosity to look like...”
27	**Teach One Money Lesson** Teach a child, younger relative, or someone you influence one financial lesson you want carried forward.
28	**Stop / Start / Continue** Name one financial pattern that stops with you, one that starts with you, and one worth continuing.
29	**Write Your Family Legacy Statement** Define what you want your family to know, believe, practice, and eventually transfer.

WEEK 4 REFLECTION

The protection gap we closed or organized:

The legacy lesson we want to make normal:

WEEK 4 TOOL

Household Protection Check

Do not wait for a crisis to organize the conversation.

- ☐ Emergency / Peace Fund is accessible
- ☐ Life insurance reviewed
- ☐ Beneficiaries reviewed
- ☐ Key accounts are known
- ☐ A trusted person could step in if needed
- ☐ Health insurance understood
- ☐ Disability coverage reviewed
- ☐ Will / estate documents exist or are scheduled
- ☐ Important documents are organized
- ☐ Both adults understand the household plan

The most important protection gap to address next:

THE "COULD THEY?" TEST

If something happened to you tomorrow, could the people you love find what they need and know what to do?

WEEK 4 TOOL

Stop. Start. Continue.

Legacy begins with repeated behavior long before inheritance.

THIS STOPS WITH US

THIS STARTS WITH US

THIS CONTINUES THROUGH US

OUR FAMILY LEGACY STATEMENT

DAY 30

Family Finance Officer Day

Review. Decide. Establish the rhythm.

GRADUATION DAY

The challenge is not complete because you reached Day 30. It is complete when your household has a rhythm it intends to keep.

STEP	MOVE	ACTION
1	**RETAKE THE SCORE**	Compare Day 1 and Day 30.
2	**REVIEW WHAT CHANGED**	What became clearer? What system now exists?
3	**FIND THE CONSTRAINT**	Choose the one Mental Wealth lane that needs the next 90 days.
4	**ESTABLISH THE RHYTHM**	Schedule the recurring monthly Family Money Meeting.
5	**CHOOSE THE 90-DAY GOAL**	Give the household one meaningful target.

Our Family Money Meeting will happen:

____

Our next 90-day financial goal:

____

____

The one Mental Wealth lane we will focus on next:

- ☐ THINK
- ☐ DIRECT
- ☐ BUILD
- ☐ PROTECT
- ☐ MULTIPLY

DAY 30

Your Ending Mental Wealth Score

Look for movement, not perfection.

AREA	DAY 1	DAY 30	NEXT FOCUS
THINK	1 2 3 4 5	1 2 3 4 5	____________
DIRECT	1 2 3 4 5	1 2 3 4 5	____________
BUILD	1 2 3 4 5	1 2 3 4 5	____________
PROTECT	1 2 3 4 5	1 2 3 4 5	____________
MULTIPLY	1 2 3 4 5	1 2 3 4 5	____________

The area that improved most:

The biggest system we established:

The pressure that still needs attention:

FAMILY FINANCE OFFICER COMMITMENT

The Rhythm We Will Keep

A stronger financial future is built by decisions repeated long enough to become culture.

WE WILL THINK CLEARLY.
DIRECT INTENTIONALLY.
BUILD CONSISTENTLY.
PROTECT WHAT MATTERS.
MULTIPLY WHAT LASTS.

We choose progress over drift and rhythm over repeated financial chaos.

Family / Household: ____

Family Finance Officer: ____

Date: __________________________

Next Money Meeting: ____

FINAL CHARGE

Money is a tool. Lead it well. Build wealth. Protect peace. Live on purpose.

WHAT'S NEXT

Your Next 90 Days

The 30-day challenge creates the system. The next 90 days strengthen it.

LANE	90-DAY QUESTION	OUR ACTION
THINK	One belief / conversation we will keep working on	
DIRECT	One household system we will strengthen	
BUILD	One margin / wealth goal	
PROTECT	One readiness gap	
MULTIPLY	One generosity / legacy action	

Our single most important 90-day goal:

How we will know we succeeded:

KEEP BUILDING

The challenge ends. The monthly rhythm continues.

NOTES

Family Money Meeting Notes

Use this page for decisions, questions, and your next wise move.