



# MONEY RESET

DITCH DEBT. BUILD WEALTH. SPEND ON WHAT MATTERS.



**RESET**

AN E-BOOK FROM CHRIS FLUITT & REDEMPTION CHURCH

# CHAPTER 1

## THE MONEY FOG – WHERE DID IT ALL GO?

If you've ever opened your bank app and thought, "Where did all my money go?"—you're not alone. Most people don't have a spending problem. They have a tracking problem.

Top culprits of the money leak:

- Subscriptions you forgot you had
- Food delivery
- Late fees
- Impulse buys
- Lifestyle creep (you make more, so you spend more)

### Step 1: Get clear.

Track every dollar for the next 30 days. Use an app or plain old pen and paper. Don't judge yourself—just observe.

You can't grow what you don't track.

### Quick Wins:

- Write down your top 5–10 monthly expenses

- Cancel 2 unused subscriptions
- Do a "No-Spend Weekend"
- Bonus: Call and negotiate one bill (optional, but powerful)

Clarity is the first step to freedom.

# CHAPTER 2

## THE DEBT TRAP – WHY YOU’RE NOT GAINING GROUND

Debt is like driving with the emergency brake on. You can move forward, but you’re wasting effort and wearing out your financial engine.

### Top Types of Debt:

- Credit cards (avg. interest rate over 20%)
- Car loans (depreciating assets)
- Payday loans (financial quicksand)

### Step 2: Make a Get-Free Plan:

1. List all debts smallest to largest
2. Make minimum payments on all except the smallest
3. Attack the smallest with intensity
4. When that’s gone, roll that payment into the next one

It’s called the “Debt Snowball.” It works. Momentum is your best friend.



# CHAPTER 3

## SMALL STEPS, BIG GAINS – HOW TO BUILD WEALTH FROM SCRATCH

Wealth isn't just for rich people—it's for consistent people.

### The Rule of 72

Want to know how long it takes your money to double? Divide 72 by your interest rate.

Example:  $72 \div 6\% = 12$  years to double.

Start with whatever you have—even \$25/month.

### Step 3: Invest Consistently:

- Open a Roth IRA or 401(k) if available
- Contribute monthly, even a little
- Automate it. Forget about it. Let it grow

Compound interest is slow magic. But magic, nonetheless.



# CHAPTER 4

## SPENDING ON WHAT ACTUALLY MATTERS

Most people aren't overspending—they're misaligned. You're spending based on habit, advertising, and peer pressure instead of your actual values.

### Ask yourself:

- What do I want my money to say about me?
- What really matters 10 years from now?
- What brings peace, not pressure?

### Step 4: Realign your budget with your values:

- Cut things you don't care about
- Fund what gives life
- Build margin for generosity and fun



# CHAPTER 5

## YOUR 30-DAY MONEY RESET PLAN

Let's get practical. You've read the principles—now it's time to take action. Think of this chapter as your personal game plan for the next month.

Small steps done consistently create big change.

### WEEK 1: Awareness & Tracking

Track every expense for 7 days  
Write down your top 5–10 monthly expenses  
Cancel 2 unused subscriptions

### WEEK 2: Debt Focus

List every debt from smallest to largest  
Make minimum payments on all except the smallest  
Put extra cash toward your smallest debt

### WEEK 3: Start Investing

- Open or contribute to a Roth IRA, 401(k), or investment account
- Set up automatic contributions (even just \$25/month)
- Learn the Rule of 72

### WEEK 4: Align with What Matters

- Rework your budget to reflect your values
- Identify 1 area to cut, and 1 area to invest in
- Make one generous decision: give, bless, or invest in someone else
- You don't have to master money overnight. Just reset your direction.
- Print this list. Check it off. Get back in the driver's seat.



### BONUS: Journal Prompts for Weekly Reflection

- What did I learn about my spending habits this week?
- Where did I feel the most financial pressure?
- What small win can I celebrate right now?
- What's one decision I can make to better align my money with what matters?

**MONEY RESET** – DITCH DEBT. BUILD WEALTH. SPEND ON WHAT MATTERS.

# FINAL WORD: YOU'RE NOT ALONE

## - A NOTE FROM PASTOR CHRIS

I'm Chris Fluitt, Lead Pastor of Redemption Church in Plano. I know how overwhelming money stress can feel. But I also know that you can take control and build a future that honors what matters most.

That's why I want to invite you personally to a powerful 3-week series we're calling **Grow Mode**. It's all about getting smart with your money, ditching the stress, and starting fresh. No guilt. No fluff. Just real help and real hope.

**Join** me and some amazing people at Redemption Church. We're all in this together, and I believe your next step starts now.

### Series Outline

- AUG 17 – Money Missing? Find It**
- AUG 24 – Ditch Debt. Grow Wealth.**
- AUG 31 – Spend Smarter. Live Bigger**

#### Redemption Church

2001 Independence Parkway, Plano, TX 75075

Sundays at **4:30 PM**

[redemptionplano.com](http://redemptionplano.com)



Make it **GROW**  
Make it **MATTER**

Come hang with us. Bring a friend. Change your future.

Hope to see you soon!

-Pastor Chris Fluitt

