

FREE 3-DAY STARTER

# Grandma June's 30-Day Make-Do Money Reset

Days 1–3, free. One old-fashioned habit a day to stop your money leaking out of your week

*use it up · wear it out · make it do*

Grandma June is an AI-generated character

# Before you begin

Grandma June is an AI-generated character. Her name, face, voice and life story are fictional, created to make old-fashioned money habits easier to remember. She is not a real person and not a financial professional.

This workbook shares general everyday habits like tracking spending, planning meals and waiting before you buy. It is not financial, legal, tax or investment advice, and it can't account for your situation. If you're behind on bills or debt feels unmanageable, talk to a nonprofit credit counselor (in the US, the National Foundation for Credit Counseling at nfcc.org can point you to one).

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Hello, honey.

I'm June. I'm eighty-four, I've lived in the same little house since 1971, and I have never once in my life said "I don't know where my money went." That's not because I had a lot of it. I had a cafeteria manager's paycheck and a husband, Earl, who could not walk past a hardware store.

What I had was habits. My mother came through the Depression, and she taught me four words I still say every morning: use it up, wear it out, make it do, or do without.

You don't need more money, sweetheart. Most people I talk to need fewer holes in the bucket. That's what the next thirty days are for. One small rule a day. Some will feel silly. Do them anyway. Write in this book. Pencil's free.

Thirty days from now you'll know exactly where your money goes, and some of it will be sitting in a jar instead of somebody else's cash register.

Now put the kettle on and turn the page. — June

# How to use this book

- **One rule a day.** Read it in the morning, do the action that day. Most take under 15 minutes.
- **Tick the box** when it's done. Missed one? Don't start over. Do it tomorrow and keep going.
- **Sunday sit-downs.** Every seventh day you'll look back over the week. Don't skip these. They're where the habits stick.
- **The fridge tracker** (back of the book) is for crossing off days where you'll see it.
- **The jar.** Find an actual jar. Every time a habit saves you money you'd otherwise have spent, put that amount in the jar or move it to a savings account the same day. Seeing it is the point.
- **Be honest, not perfect.** Nobody's grading this but you.

My jar is a _____ and it lives

_____

WEEK 1

# Find the leaks

You can't plug a hole you haven't found. This week we only look. No guilt, no big changes, just a pencil and the truth.

*use it up · wear it out · make it do*

WEEK 1 · DAY 1 OF 30

# 1 Write it down. Pencil's free.

Every dollar that leaves your hands today gets written down: coffee, gas, the app that charged you while you slept. Most people guess their spending and guess low. Writing it by hand makes you notice it while it's happening.

**TODAY**

Carry a scrap of paper or use the log below. Record every purchase today, however small, with what it was for.

| What | For | $ |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

**Ask yourself:** What surprised you when you wrote it all down?

☐ **Done** **In the jar today: $_____**

WEEK 1 · DAY 2 OF 30

# 2 Put your glasses on and look at it.

Your bank statement is the most honest thing you own. Most people scroll past it. Today we read it line by line, like a letter from someone who knows all your business.

**TODAY**

Open the last 30 days of your bank and card statements. Highlight every charge that repeats (monthly, weekly, daily), and write the repeating ones below.

| What | For | $ |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

**Ask yourself:** Which repeating charge did you forget you were paying?

☐ **Done** **In the jar today: $_____**

WEEK 1 · DAY 3 OF 30

# 3 Needs, wants and leaks.

A need keeps the lights on. A want is something you chose and enjoyed. A leak is money that left without you really deciding: the extra delivery fee, the snack you didn't taste. Leaks are what we're hunting.

**TODAY**

Go through yesterday's list and mark each item N (need), W (want) or L (leak). Circle your three biggest leaks.

**Ask yourself:** What do your leaks have in common? Time of day? Mood? Tiredness?

☐ **Done** **In the jar today: $_____**

# That's three days, honey.

You found where the money goes. Most people stop here and the leaks fill right back up.

The full workbook keeps going: **27 more daily rules**, four Sunday sit-downs, the 30-day fridge tracker, the Leak Finder, the 48-Hour Wait List, my Make-Do Suppers and my envelope system. 47 pages.

**Get all 30 days for $5 off**

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*Day 4 is called "Count the little ones." Day 5: subscriptions are houseguests. I'll see you there. — June*

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