



*PRICE OF AVOCADO TOAST*

# REAL LIFE BUDGET RESET

Workbook-style guided journaling to help bring some calm when life disrupts your money flow.

# W E L C O M E

## Hi There!

This is not a new budget. It's a gentle reset.

One of the keys that we have to remind our clients is this: If your money has felt messy, heavy, or harder to manage lately, that doesn't mean that you personally failed.

Chances are that life shifted. And your finances probably had to shift as well. You do not need to fix everything today. You do not need to catch up. You are not behind.

Move through this workbook slowly. Skip anything that feels like too much. You can always come back later. Before you continue, take one slow breath. We're here as part of your support team.

*Haley and Justin*

## YOUR FINANCIAL COUNSELORS

As financial counselors, we firmly believe that our job is to meet clients where they are with all aspects of their money. The logistics, the emotions, the mindset, the habits. Our hope is that this workbook helps you feel wellness in whichever space you most need right now.



# WHAT HAS LIFE BEEN LIKE LATELY?

This page is about understanding where you're at.  
Answer what feels true for you right now.  
No right answers. Simply noticing.

## **What has made money feel harder recently?**

Have there been emotional, family, or health stressors that affected how you manage money? Has something changed in your income, expenses, or schedule?

## **What season of life are you in right now?**

Does your current season require more flexibility or more structure? Are you in a season of transition, recovery, growth, or survival?

## **When you think about your finances, what feels heaviest?**

Is there a feeling that comes up first, like worry, guilt, or pressure? Does it feel heavy because it feels unclear, out of control, or lonely?

# WHAT NEEDS ATTENTION NOW

This page is about noticing what is asking to be seen.  
Not everything needs action today.

## **What feels most urgent or loud in your finances right now?**

Is there something you keep thinking about or avoiding? Is there a bill, decision, or conversation that feels time sensitive?

## **What feels present but not pressing?**

Is there a longer term goal or situation that can wait? Is there something important that does not need action this month?

## **What money related situation is taking up the most emotional space?**

Is there something that feels emotionally draining, even if it is not urgent? Is there a situation that brings up fear, shame, or uncertainty?

# CAPACITY CHECK

Capacity is not about discipline or willpower.  
It is about what you realistically have access to right now.

## **On a scale of one to ten, how much capacity do you have for money right now, and why is that?**

One means everything feels overwhelming.  
Ten means money feels spacious and manageable.

## **What feels doable with the capacity you have right now?**

Examples might include checking balances, paying a few bills, or reviewing one budget category. This is not just today; this for a reset month.

## **What feels like too much for this season?**

Examples might include detailed expense tracking, aggressive payoff plans, or making big decisions. Think about life over the next month or so.

# THE 30 DAY RESET PLAN

You are choosing steadiness.  
Your plan should match the capacity you named.

## **My top three financial priorities for the next 30 days**

These are the things that, if handled, would help you feel calmer or more stable. They might be practical, emotional, or both. Examples include paying specific bills, setting up one automation, or simply staying present with your money.

## **One thing I am allowing to be good enough this month**

This is something you are intentionally not perfecting. It might be tracking, debt payoff, spending decisions, or communication. Choosing “good enough” is a strategic move that helps you move forward.

## **One small action that would help me feel steadier**

This should be something you can do even on a low energy day. Rather than thinking of a full overhaul, think of an action that takes 5-10 mins.

# SUPPORT MOVING FORWARD

Money is not meant to be handled alone.  
Here we're going to identify your supports.

## **What kind of support would make money feel less lonely right now?**

Do you need accountability, encouragement, or someone to talk things through with? Does support right now mean professional help, community, or personal connection?

## **Who or what could help you stay grounded this month?**

Is there a person, tool, or routine that helps you feel calmer with money? Have you had support in the past that worked well for you?

## **For the next 30 days, I am allowed to...**

What would feel like a relief to give yourself permission around? Where could you soften expectations without giving up progress?

# MORE SUPPORT?

If working through this workbook brought up clarity, relief, or even a sense of steadiness, imagine what it could feel like to have this kind of support consistently inside the Empowered Money Academy.

Making progress is not about perfection. It is about support, structure, and learning how to stay connected to your money even when life is full and messy. If you are craving guidance, community, and a place where you do not have to figure everything out alone, EMA may be the right next step for you.

If you have questions, need clarity, or just want to talk through what support might look like for you, you can message us on social media or email us anytime. We believe money conversations should feel safe, human, and accessible, and we are always happy to help you find your footing.

You do not have to do this alone.

*Haley and Justin*

## HERE'S WHERE TO FIND US!

IG: [@priceofavocadotoast](#)  
TikTok: [@priceofavocadotoast](#)  
Website: [priceofavocadotoast.com](http://priceofavocadotoast.com)

[haley@priceofavocadotoast.com](mailto:haley@priceofavocadotoast.com)  
[justin@priceofavocadotoast.com](mailto:justin@priceofavocadotoast.com)

