

BERNADETTE JOY



Named one of 2025's top 10 books for personal growth by Oprah Daily



YOUR 2026 CHA-CHING! CHECKLIST

A step-by-step plan to overcome the overwhelm of starting your money journey with my personally curated list of money tools and resources

AS FEATURED ON

Forbes



MarketWatch

CNET

START YOUR 2026 MONEY MIND MAP

Your financial goals aren't getting done because you're doing too much. Let's see what's on your mind.

My net worth goal

My income goal



My health goal

My relationship goal

My big dream

My analog joy (hobby)

Notes:



Sign here to promise to use these as accountability

Date

5 QUESTIONS TO STAY FOCUSED EVERY MONTH

You probably already know that keeping a budget can help you offset some of the squeeze you feel on your daily expenses. But have you tried to create a budget before and haven't been able to

stick to it? Use these prompts at the start of every month to strengthen your wealth mindset and maintain a budgeting habit that can last you a lifetime.

1. Have I scheduled uninterrupted time and energy to conquer my budget?

2. Am I focused on the present? Or am I wasting time trying to predict the future?

3. What is the 80% that I can accept as good enough?

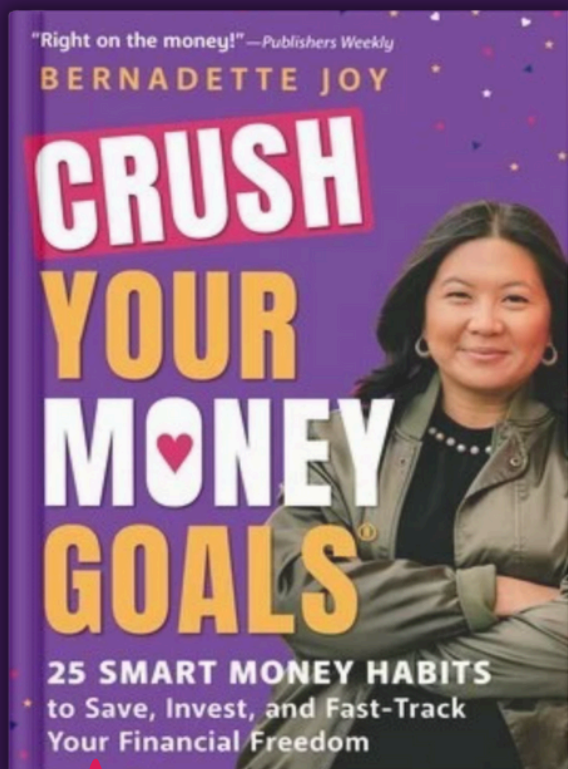
4. Did I limit regrets to 5 minutes max?

5. Have I practiced for at least 6 months before recalibrating?

Sign here to commit to your plan for the month

Date

WHY SHOULD YOU STICK TO THIS PLAN?



OVER 1,000 COPIES SOLD!

“**[Bernadette] Joy delivers crucial value to those struggling to achieve financial agency.**”

OPRAH DAILY

Hey CRUSH curious friend,

Ever feel like your money is playing hide-and-seek, and you're always "it"? 🕵️♀️💰

- 🚀 You're earning, but your money's got wanderlust.
- 🌊 That sinking feeling? It's not a Titanic sequel; it's just your finances taking a dive.
- 🤖 Big life decisions knocking, but your wallet's like, "Who invited you?"
- 💡 Money advice enters one ear, exits the other. Like a budget boomerang!
- 😞 Stress about money? It's so last season!

But guess what? You deserve financial freedom! I created this checklist for you to walk through step-by-step the tools, knowledge and resources that I know can help you reach your money goals (the same way I paid off \$300,000 of debt in 3 years and became financially independent)!

Go at your own pace and check off one at a time. Give yourself grace and keep reminding yourself that you're the master of your money!


xo, Bernadette Joy

HOW TO USE THIS PLAN

Welcome to the Cha-Ching Checklist!

This is your kickstart to financial freedom, designed to help you save more, budget smarter, and build lasting wealth. Whether you follow it to a T or go at your own pace, this plan is here to support your journey, not stress you out.

HOW IT WORKS

Each week, we focus on a different financial theme, gradually leveling up your money skills. You'll get curated resources to check out each day—think of them as your personal finance power-ups! 






We don't expect you to go through everything at once. Just take what you need, revisit when you can, and trust that every small step is moving you closer to financial freedom.

YOUR WEEKLY THEMES


- ★ **Week 1 | Rookie Saver:** Build your savings foundation & stop living paycheck to paycheck.
- ★ **Week 2 | Budget Boss:** Take control of your money with a simple, sustainable budget.
- ★ **Week 3 | Wealth Warrior:** Learn how to invest & grow your money beyond a paycheck.
- ★ **Week 4 | Money Maverick:** Master advanced money strategies & optimize your finances.
- ★ **Week 5 | Financial Freedom Fighter:** Put everything together to build long-term wealth.

- ★ **Bonus! Week 6 | Build Your Own Business:** Ready to boost your income? This week shares the exact tools & resources I used to build my million-dollar business.

YOUR DAILY BREAKDOWN

-  **Mindset Monday:** Start the week strong with empowering podcasts.
-  **Tools Tuesday:** Get hands-on with money tools that make managing finances easier.
-  **Watch Wednesday:** Learn key concepts through videos that break it all down.
-  **Thought Leadership Thursday:** Stay informed with insightful articles.
-  **Nonfiction Friday:** Preview books that transform the way you think about money.

LET'S DO THIS!

No matter where you are on your money journey, this challenge is your roadmap to financial confidence. Stick with it, apply what you learn, and watch your money game get stronger every week. Are you ready to hear that "Cha-Ching!" in your bank account? Let's go! 

ROOKIE SAVER

Dip your toes into the challenge with small, achievable money moves

MINDSET MONDAY

**NPR WFAE**

Launched in April 1998, Charlotte Talks with Mike Collins has become the region's exclusive forum for the discussion of politics, growth, the arts, culture, social issues, literature, human interest, the environment and more.

COMPLETE

THOUGHT LEADERSHIP THURSDAY

**I Can Retire Early After Paying Off \$300,000 in Debt. Here's How I Did It**

There are steps you can take even if you're not ready to start saving.

COMPLETE

TOOL TUESDAY

**Compound Interest Calculator**

Bookmark this free tool to project how investments will grow and make good choices in the long-run.

COMPLETE

NONFICTION FRIDAY

**CRUSH Your Money Goals**

My own book! Atomic Habits and Psychology of Money meets Investing 101 and Personal Finance 101 as I break down how using my CRUSH program can help you get out of debt, save money, build wealth, and live a more financially comfortable life.

COMPLETE

WATCH WEDNESDAY

**The \$1 Rule**

Here's how I recovered from being a shopaholic WITHOUT sacrificing my love of shopping!

COMPLETE

Notes

BUDGET BOSS

Step it up with smarter spending and saving habits

MINDSET MONDAY

**Stacking Benjamins**

The show Kiplinger and Bankrate both have named "Best Personal Finance Podcast"! Engaging guests and top stories help you make money easy.

COMPLETE

THOUGHT LEADERSHIP THURSDAY

**My Clients Love My 5% Cash-Back Savings Challenge. Here's How It Works**

Motivated by rewards? You have to try this savings hack.

COMPLETE

TOOL TUESDAY

**Discover Bank****High yield savings**

High-yield savings is FREE MONEY! No hidden fees, no minimum balance and nice customer service!

COMPLETE

NONFICTION FRIDAY

**Wealth Is A Mindset**

In *Wealth Is a Mindset*, author Shang Saavedra creates a judgment-free space for readers to learn about personal finance and make their dreams of financial independence come true. Check out this video with the author after you buy the book!

COMPLETE

WATCH WEDNESDAY

**Retirement Planning The Right Way**

This in-depth interview is one of our most popular episodes of CRUSH Your Money Goal where expert retirement savings tips are brought to you.

COMPLETE

Notes

WEALTH WARRIOR

Cut unnecessary expenses and make bold financial choices

MINDSET MONDAY

**BiggerPockets Money Podcast**

Ready to reach financial freedom? Join Scott Trench and Mindy Jensen on The BiggerPockets Money Podcast as they break down people's personal money stories.

COMPLETE

THOUGHT LEADERSHIP THURSDAY

**Spending All of Your Money Can Actually Help You Save More. Here's Why**

Budgeting doesn't mean hoarding all of your money. Here's how to spend your money without feeling guilty.

COMPLETE

TOOL TUESDAY

**EveryDollar****To budget monthly**

I've tried every budgeting tool. I hacked this tool to make it simple-to-use, and I have been able to stick to my budget for 7 years now!

COMPLETE

NONFICTION FRIDAY

**The Couples Therapy Toolbox**

This workbook has more than 75 evidence-based exercises and strategies to help you learn to communicate, develop trust, handle conflict, nurture intimacy, and foster a more equal, satisfying partnership—together. Check out this video with the author after you buy the book!

COMPLETE

WATCH WEDNESDAY

**Why Renting Can Make You Rich**

Feeling frustrated by the housing market? Hear how renting actually helped me become RICHER!

COMPLETE

Notes

MONEY MAVERICK

Level up with strategic investing and financial hacks

MINDSET MONDAY



Yo Quiero Dinero Podcast

The Yo Quiero Dinero podcast is a platform to connect you with Latinx and POC changemakers who are sharing their personal finance stories.

COMPLETE

THOUGHT LEADERSHIP THURSDAY



Don't Budget the Wrong Way in 2025. Try My Easy Money Management Hack Instead

This method helped me pay off \$300,000 in three years -- and I didn't dread doing it.

COMPLETE

TOOL TUESDAY



Monarch Money

Track your net worth

Monarch Money is the best tool to help you track all of your assets, accounts, and debts.

COMPLETE

NONFICTION FRIDAY



Cultura & Cash

A practical and jargon-free money guide to help you tackle your finances as a First Gen Latina-written with love by The First Gen Mentor®. Check out this video with the author after you buy the book!

COMPLETE

WATCH WEDNESDAY



Make More Money On Only 20 Hours/Week

Tired of working so hard? Watch this talk on the 4 steps to FLOW more money while only working 20 hours a week.

COMPLETE

Notes

FINANCIAL FREEDOM FIGHTER

Go all-in to crush your money goals and build lasting wealth

MINDSET MONDAY



Planet Money

At Planet Money, we explore the forces that shape our lives and bring you along for the ride. Don't just understand the economy—understand the world.

COMPLETE

THOUGHT LEADERSHIP THURSDAY



These 3 Credit Card Tips Keep My Spending and Debt Under Control

Paying your balance more frequently has its perks.

COMPLETE

TOOL TUESDAY



Fidelity Investments

The website is relatively easy to navigate and has tons of resources for beginner investors.

COMPLETE

NONFICTION FRIDAY



The Childfree Guide to Life and Money

An essential and comprehensive personal finance and money management guide for Childfree and Permanently Childless people. Check out this video with the author after you buy the book!

COMPLETE

WATCH WEDNESDAY



I Disagreed With Dave Ramsey At His Own HQ

I share how listening to Dave Ramsey was both good and bad and what happened when I was denied the opportunity to buy a home.

COMPLETE

Notes

BONUS! BUILD YOUR OWN BUSINESS

Additional resources for all of you business owners out there

MINDSET MONDAY

[Build Your Business Brand Without A Big Budget](#)

This is a course I created for folks getting started with their side hustle with tips on how I eventually grew my brand to be nationally recognized, even by Oprah!

COMPLETE

THOUGHT LEADERSHIP THURSDAY

[Kajabi](#)

If you have a knowledge based business or want to start one, this is the best system. I use it to run my six-figure business and have made over \$600K since 2020!

COMPLETE

TOOL TUESDAY

[Descript](#)

For content creation, it makes cutting, rearranging, and enhancing media projects easy. Whether for podcasts or video presentations, Descript offers the flexibility and precision for your creative ideas.

COMPLETE

NONFICTION FRIDAY

[The 12 Week Year](#)

This book outlines how I am able to get done what most take a year to do in just 12 weeks.

COMPLETE

WATCH WEDNESDAY

[How I Make \\$100,000+ Working Just 20 Hours a Week](#)

Wonder how I went from \$300k in debt to a \$1.7 million net worth while working just 20 hours a week? In this video, I'm spilling the tea on my 4 secrets to work less and get rich by FLOWing your worth!

COMPLETE

Notes

LEVEL UP WITH THE

CRUSH
YOUR MONEY GOALS

STARTER PACK

\$599 VALUE—
YOU PAY \$47!

**Boost your personal finance journey
with our bundle of essentials!**

Whether you're ready to start your journey to financial freedom or looking for practical tools to live better on your current income, this is your go-to resource bundle.

WHAT'S INCLUDED

- **Your 2025 Cha-Ching Checklist:** A step-by-step plan to overcome the overwhelm of starting your money journey with my personally curated list of money tools and resources.
- **Intro to CRUSH Your Money Goals framework:** Seven 20-minute video lessons that walk you through CRUSH
- **Budget For Freedom plan:** A video tutorial that walks you through a 5-step personalized budget
- **CRUSH Your Money Goals book:** 25 Smart Money Habits to Save, Invest, and Fast-Track Your Financial Freedom and one of "The Best Books for Personal Growth in 2025!" —*Oprah Daily*

**Sign up today and learn how to
save, spend, and succeed like a pro!**

SIGN UP NOW

Click above or visit
crushyourmoneygoals.com.



STUDENTS FROM AROUND THE WORLD ARE CRUSHIN' MONEY GOALS!

"My net worth has increased by \$11K since December 2020. I. Am. Floored. Thank you to this great community for support and encouragement!!!"

Ellen (Pennsylvania)

"I have literally rewired my brain so that my relationship is much healthier when it comes to my financial freedom!"

Caitlin (North Carolina)

"I have one whole card paid off! My credit score jumped 18 points! It feels incredible - and I am not beating myself up about the debt - just staring it in the face. Keep it up Crushers! Its due to all of you - make this fun, important, and learning!"

Christina (New Jersey)

"I want to train my nieces & nephews to view money they way that I now do as a result of my time with Bernadette. It's the best inheritance I could leave them."

Erin (Illinois)

"Spending money on me, (saving, paying off debt, getting to the place I can max out my retirement) is the new SELF LOVE!"

Karie (Washington)



**Get recommendations to
start moving and motivated
toward your money!**

**Take this free education
and start today, even if
we never work together!**