



# GLOW UP YOUR FINANCES IN 30 DAYS

The Credit Repair & Wealth-Mindset Planner  
That Turns Chaos Into Clarity

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## WHAT'S INSIDE:

- ✓ 30 Daily Action Pages — One powerful step every single day
  - ✓ Weekly Credit Repair Deep-Dives
  - ✓ Budget Trackers & Spending Audits
  - ✓ Mindset Resets & Affirmations
  - ✓ Debt Payoff Trackers & Goal Boards

# HOW TO USE THIS PLANNER

Welcome! You're about to experience a full 30-day transformation in the way you think about, manage, and repair your finances. This planner combines actionable credit repair strategies, simple budgeting systems, and mindset shifts that will help you break old money habits for good.

<b>01</b>	<b>Print or Use Digitally</b> This planner is designed to be beautiful in print OR fillable in Canva/Acrobat.
<b>02</b>	<b>One Day at a Time</b> Don't skip ahead. Each day builds on the last. Trust the process.
<b>03</b>	<b>Be Honest With Yourself</b> The numbers don't lie. Write down your real figures — that's where healing begins.
<b>04</b>	<b>Celebrate Small Wins</b> Every positive step counts. Acknowledge your progress daily.
<b>05</b>	<b>Revisit Your Why</b> Keep your goal visible. Post it somewhere you'll see it every single morning.

◆ *"I am worthy of financial freedom. My journey starts today."* ◆



# WEEK 1 ✦ KNOW YOUR NUMBERS

*Days 1–7: Face Your Financial Reality*

## DAY 1 ■ Know Where You Stand

### ■ CREDIT REPAIR

You can't fix what you don't face. Today we pull back the curtain on your credit.

#### TODAY'S ACTIONS

- Pull your free credit reports from AnnualCreditReport.com (all 3 bureaus).
- Write down your current scores: Equifax \_\_\_\_ Experian \_\_\_\_ TransUnion \_\_\_\_
- Identify the top 3 negative items on your report.

#### REFLECTION

What surprised you most about your credit report?

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✦ *"Knowledge is power. Facing your numbers is an act of courage."* ✦

**DAY 2 ■ Understand Your Credit Score**

**■ CREDIT REPAIR**

Your score is made up of 5 factors. Knowing them is your secret weapon.

**TODAY'S ACTIONS**

- Payment History (35%) — Every on-time payment builds your score.
- Credit Utilization (30%) — Keep balances below 30% of your limit.
- Length of Credit History (15%) — Older accounts = better score.
- Credit Mix (10%) — A mix of cards, loans, etc. helps.
- New Inquiries (10%) — Limit hard pulls to protect your score.

**REFLECTION**

**Which factor do you have the most control over RIGHT NOW?**

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◆ *"My credit score is improving every single day."* ◆

**TODAY'S TRACKER**

Factor	Current Status	Goal	Action Needed



**DAY 3 ■ Budget Baseline Audit**

**■ BUDGETING**

You need to know exactly what's coming in and going out. No judgment — just data.

**TODAY'S ACTIONS**

- List ALL sources of monthly income.
- Write down your fixed expenses (rent, car, phone, subscriptions).
- Estimate your variable expenses (groceries, gas, entertainment).

**REFLECTION**

What expense shocked you the most? Where can you trim?

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◆ *"Every dollar I spend is a choice. I choose wisely."* ◆

**TODAY'S TRACKER**

Category	Monthly Amount	Need or Want?	Can Cut?

**DAY 4 ■ The Debt Snapshot**

**■ BUDGETING**

List every debt you owe. This is your battle plan — not your shame list.

**TODAY'S ACTIONS**

- Write every debt: creditor name, balance, interest rate, minimum payment.
- Circle the debt with the highest interest rate (Avalanche Method target).
- Star the smallest balance debt (Snowball Method target).

**REFLECTION**

Which debt would feel most amazing to eliminate first?

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◆ *"I am bigger than my debt. I am taking back control."* ◆

**TODAY'S TRACKER**

Creditor	Balance Owed	Interest Rate	Min. Payment	Strategy



**DAY 5 ■ Mindset Reset — Your Money Story****■ MINDSET**

Your beliefs about money were formed long before you had any. Today, we rewrite them.

**TODAY'S ACTIONS**

- Write down 3 negative money beliefs you grew up with.
- For each belief, write the OPPOSITE empowering truth.
- Say each new belief out loud 3 times right now.

**REFLECTION**

What's one money belief you're ready to release forever?

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◆ *"I release every money belief that no longer serves me."* ◆

**TODAY'S TRACKER**

My Old Money Stories → My New Money Truths

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**DAY 6 ■ Spot & Dispute Credit Errors****■ CREDIT REPAIR**

Up to 1 in 5 credit reports contain errors. Disputing them is FREE and powerful.

**TODAY'S ACTIONS**

- Review each report for: wrong personal info, accounts you don't recognize, late payments you know you made on time, duplicate accounts.
- List every error you found below.
- Draft a dispute letter for each error (use certified mail or the bureau's online portal).

**REFLECTION**

**How many errors did you find? Even one dispute win can boost your score 20–50 points!**

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◆ *"I advocate fiercely for my financial reputation."* ◆

**TODAY'S TRACKER****Errors Found & Dispute Plan**

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*Include: Bureau | Account | Error Type | Date Sent*

**DAY 7 ■ Week 1 Reflection & Win Celebration****■ MINDSET**

You made it through Week 1! Let's lock in your progress and celebrate.

**TODAY'S ACTIONS**

- Look back at Days 1–6. What actions did you complete?
- What's your biggest WIN from this week — no matter how small?
- What do you want to accomplish in Week 2?

**REFLECTION**

Write your Week 2 intention in one powerful sentence.

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◆ *"I honor every step forward. Progress is my proof."* ◆

**TODAY'S TRACKER**

Week 1 Wins & Intentions for Week 2

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## WEEK 2 ♦ BUILD YOUR FOUNDATION

*Days 8–14: Create Systems That Stick*

### DAY 8 ■ The 50/30/20 Budget Framework

#### ■ BUDGETING

One of the simplest budgeting rules that actually works for most households.

#### TODAY'S ACTIONS

- 50% of take-home pay → Needs (housing, utilities, food, transport).
- 30% of take-home pay → Wants (dining out, entertainment, subscriptions).
- 20% of take-home pay → Savings + Debt Payoff.
- Calculate YOUR numbers for each category today.

#### REFLECTION

Where are you over-spending vs. where are you on track?

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♦ *"My budget is my freedom plan, not my prison."* ♦

#### TODAY'S TRACKER

Category	Recommended %	Your Monthly \$	Actual %	On Track?

**DAY 10 ■ ■ Build Your Emergency Fund Plan****■ BUDGETING**

An emergency fund is what keeps one bad month from destroying your credit.

**TODAY'S ACTIONS**

- Your starter goal: \$500–\$1,000 (covers most emergencies).
- Decide WHERE to keep it (high-yield savings account is ideal).
- Calculate how many weeks it takes to reach \$500 saving what you freed up.
- Set up an automatic transfer — even \$25/week adds up.

**REFLECTION**

**What would having a \$1,000 emergency fund feel like? Write it out.**

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◆ *"I am building a financial safety net, brick by brick."* ◆

**TODAY'S TRACKER****My Emergency Fund Plan**

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*Goal amount | Account | Weekly savings | Target date*

**DAY 9 ✂️ ■ Cancel the Subscriptions Bleeding You Dry**

■ BUDGETING

Most people are paying for 3–5 subscriptions they forgot about. Let's find them.

**TODAY'S ACTIONS**

- Log into your bank and card statements. Highlight every recurring charge.
- List every subscription below. Mark: Keep, Pause, or Cancel.
- Cancel or pause at least 2 today. Put those savings toward debt or emergency fund.

**REFLECTION**

How much did you free up? Even \$30/month = \$360/year toward your goals!

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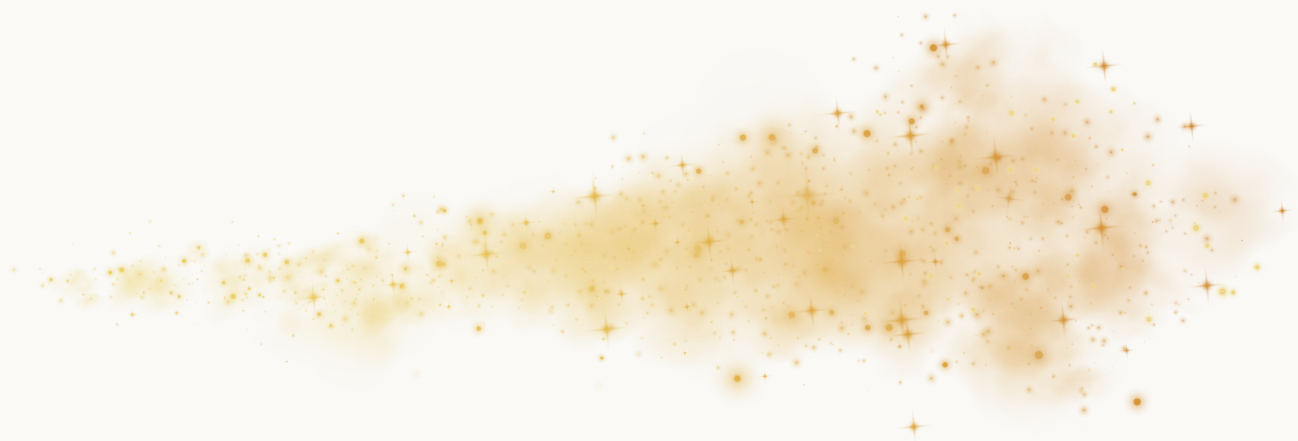


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◆ "I spend intentionally. If it doesn't serve me, it doesn't stay." ◆

**TODAY'S TRACKER**

Subscription	Monthly Cost	Last Used	Keep/Cancel



**DAY 11 ■ Credit Utilization Mastery**

**■ CREDIT REPAIR**

This single factor is 30% of your score — and one of the fastest to improve.

**TODAY'S ACTIONS**

- For each credit card, calculate:  $\text{Balance} \div \text{Credit Limit} \times 100 = \text{Utilization \%}$ .
- Goal: Get each card below 30%. Under 10% is ideal for maximum score impact.
- Strategies: Pay down balances, request a credit limit increase, or spread balances.

**REFLECTION**

Which card can you get below 30% soonest? Make a plan.

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◆ *"I am mastering the art of smart credit usage."* ◆

**TODAY'S TRACKER**

Card/Account	Balance	Credit Limit	Utilization %	Goal %

**DAY 12 ■ Mindset Reset — Scarcity vs. Abundance****■ MINDSET**

How you THINK about money changes how you HANDLE money. Let's shift the lens.

**TODAY'S ACTIONS**

- Scarcity mindset says: 'There's never enough.' Abundance mindset says: 'More is coming.'
- Write 5 things you already have that are signs of abundance in your life.
- Write 3 financial goals as if they've ALREADY happened (future scripting).
- Example: 'I am so grateful now that my credit score is 720 and I own my home.'

**REFLECTION**

**How does it feel to write your goals as already done?**

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◆ *"Abundance flows to me naturally. I am open to receiving."* ◆

**TODAY'S TRACKER**

**My Abundance Evidence + Future Script**

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## DAY 13 ■ Goodwill Letters — Make Creditors Work FOR You

### ■ CREDIT REPAIR

A goodwill letter asks a creditor to remove a late payment as a gesture of goodwill.

#### TODAY'S ACTIONS

- Identify any late payments from creditors you've since paid and have a good history with.
- Write a brief, polite letter explaining your situation and requesting removal.
- Send via certified mail or email. Follow up in 30 days if no response.
- Note: This works best for isolated incidents with otherwise good payment history.

#### REFLECTION

Which creditor are you sending your first goodwill letter to?

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◆ *"I communicate confidently and advocate for my financial future."* ◆

#### TODAY'S TRACKER

##### Goodwill Letter Tracker

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*Creditor | Date Sent | Response | Outcome*

**DAY 14 ■ Week 2 Reflection & Budget Scorecard****■ MINDSET**

Halfway there! Let's measure where you stand after two focused weeks.

**TODAY'S ACTIONS**

- Review your budget from Day 3. What changed?
- Rate yourself 1–10 on each: Credit Action / Budget Discipline / Mindset Work.
- Write your single biggest breakthrough from Week 2.
- Recommit to your WHY — why does financial freedom matter to YOU?

**REFLECTION**

**What will be different about your financial life 6 months from now?**

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◆ *"Two weeks in and already transforming. I am unstoppable."* ◆

**TODAY'S TRACKER**

**Week 2 Scorecard & Breakthrough**

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# WEEK 3 ✦ ACCELERATE

*Days 15–21: Speed Up Your Progress*

## DAY 15 ■ The Debt Avalanche vs. Snowball Method

■ BUDGETING

Two proven debt payoff strategies — pick the one that fits YOUR personality.

**TODAY'S ACTIONS**

- Avalanche Method: Pay minimums on all debts, put extra money toward highest interest rate first. Saves the most money.
- Snowball Method: Pay minimums on all debts, put extra money toward smallest balance first. Wins psychologically.
- Choose your method. Write down the order you'll attack your debts.

**REFLECTION**

**Which method feels more sustainable for you — and why?**

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**✦ "I am aggressively and joyfully paying off my debt." ✦**

**TODAY'S TRACKER**

Debt	Balance	Rate	Method Order	Target Payoff Date

**DAY 16 ■ Negotiate Your Interest Rates****■ BUDGETING**

Most people don't know you can CALL and ask for a lower rate. Today you will.

**TODAY'S ACTIONS**

- Call the customer service number on the back of your credit card.
- Say: 'I've been a loyal customer and I'd like to request a lower interest rate.'
- Have your account standing and payment history ready to reference.
- Even a 2–3% reduction saves hundreds over time.

**REFLECTION**

**Which card did you call? What was the result?**

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◆ *"I negotiate with confidence. My money works hard for me."* ◆

**TODAY'S TRACKER**

**Rate Negotiation Log**

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*Card | Original Rate | New Rate | Date | Representative Name*

**DAY 17 ■ Become a Secured Credit Card Pro****■ CREDIT REPAIR**

If your credit is thin or damaged, a secured card is one of the fastest rebuilding tools.

**TODAY'S ACTIONS**

- A secured card requires a deposit (usually \$200–\$500) that becomes your credit limit.
- Use it for ONE small recurring expense (like Netflix or gas). Pay IN FULL every month.
- After 6–12 months of on-time payments, many issuers upgrade you to unsecured.
- Research: Capital One Secured, Discover it Secured, or your local credit union.

**REFLECTION**

Are you currently using a secured card? If not, which one will you research?

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◆ *"I am strategically rebuilding my credit, one smart move at a time."* ◆

**TODAY'S TRACKER**

Secured Card Strategy

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**DAY 18 ■ Create a No-Spend Challenge Day****■ BUDGETING**

One day of spending nothing resets your relationship with impulse purchases.

**TODAY'S ACTIONS**

- Today: spend \$0 on anything non-essential.
- Plan your meals from what's already at home.
- When you feel the urge to buy, write down what you're feeling instead.
- Notice: How many times did you almost spend out of habit, boredom, or emotion?

**REFLECTION**

**What did you discover about your spending triggers?**

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◆ *"I am in complete control of every dollar I spend."* ◆

**TODAY'S TRACKER**

**No-Spend Day Reflections & Triggers I Noticed**

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**DAY 19 ■ Mindset Reset — Forgive Your Financial Past****■ MINDSET**

Shame keeps us stuck. Forgiveness sets us free to build something new.

**TODAY'S ACTIONS**

- Write down 3 financial mistakes you've been carrying shame about. For each
- one, write: 'I forgive myself for \_\_\_\_\_. I learned \_\_\_\_\_. I am now \_\_\_\_\_.' Burn, shred, or
- ceremonially destroy the page when done if that feels powerful. Remember:
- Every financial success story includes a low point. Yours does too.

**REFLECTION**

**What would you tell a friend going through your exact financial situation?**

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**◆ "I release financial shame. I deserve abundance and I am ready for it." ◆**

**TODAY'S TRACKER**

**My Financial Forgiveness Letter**

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**DAY 20 ■ Become an Authorized User****■ CREDIT REPAIR**

Being added to someone else's account can instantly boost your credit score.

**TODAY'S ACTIONS**

- Ask a trusted family member or friend with good credit to add you as an authorized user.
- You don't even need to USE the card — just being on the account can help.
- Look for accounts with: low utilization, long history, and no late payments.
- Make sure to honor the trust of the person helping you!

**REFLECTION**

**Do you have someone in your life who could help you with this strategy?**

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◆ *"I attract people who support and uplift my financial journey."* ◆

**TODAY'S TRACKER**

**Authorized User Action Plan**

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**DAY 21 ■ Week 3 Celebration & Credit Score Check-In**

**■ MINDSET**

Three weeks! Let's see if your score has already started moving.

**TODAY'S ACTIONS**

- Check your credit score again (use Credit Karma, your bank app, or Experian free).
- Compare to your Week 1 score. Any movement?
- List 3 actions that have had the biggest impact so far.
- Plan your Week 4 focus area.

**REFLECTION**

**What is the one action you're most proud of from the last 21 days?**

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**◆ "My credit score is rising. My future is being built right now." ◆**

**TODAY'S TRACKER**

Week	Equifax Score	Experian Score	TransUnion Score	Notes

## WEEK 4 ♦ PROTECT, PLAN & PROSPER

*Days 22–30: Lock In Your New Financial Life*

### DAY 22 ■■ Set Up Autopay for Every Bill

#### ■ CREDIT REPAIR

Payment history is 35% of your score. Autopay is the simplest way to protect it.

#### TODAY'S ACTIONS

- Log into each account that has a bill.
- Set up autopay for at LEAST the minimum payment on every account.
- Set calendar reminders 5 days before each due date as a backup check.
- Goal: ZERO late payments from this day forward.

#### REFLECTION

How many accounts did you set to autopay today?

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♦ *"I pay on time, every time. My payment history is spotless."* ♦

#### TODAY'S TRACKER

Account	Due Date	Amount	Autopay Set?	Confirmation #

## DAY 23 ■ ■ Build Your Credit Monitoring System

### ■ CREDIT REPAIR

What gets monitored gets managed. Set up your ongoing credit health system.

#### TODAY'S ACTIONS

- Sign up for free credit monitoring (Experian, or your bank). Set up alerts for:
- new accounts opened, hard inquiries, balance changes. Schedule a
- monthly 'Credit Date' with yourself — same day each month. Create a
- simple spreadsheet or notebook to track monthly score changes.

#### REFLECTION

What monitoring app or system will you commit to?

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◆ *"I stay informed and in control of my credit health at all times."* ◆

#### TODAY'S TRACKER

My Credit Monitoring Setup

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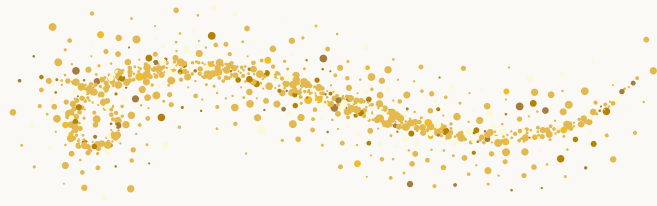


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*Apps used | Alert types set | Monthly check-in date*



**DAY 24 ■ Protect Yourself from Identity Theft****■ CREDIT REPAIR**

Identity theft can destroy years of credit work in days. Prevention is everything.

**TODAY'S ACTIONS**

- Freeze your credit at all 3 bureaus for FREE at Equifax, Experian, and TransUnion.
- Use unique, strong passwords for all financial accounts.
- Never share your SSN or card numbers via text, email, or phone (unless YOU initiated).
- Shred all financial documents before disposing of them.

**REFLECTION**

Which of these protections do you still need to put in place?

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◆ *"My financial identity is protected and secure."* ◆

**TODAY'S TRACKER**

- Credit freeze set at Equifax
- Credit freeze set at Experian
- Credit freeze set at TransUnion
- Strong passwords on all financial accounts
- Two-factor authentication enabled
- Paper shredder purchased or scheduled

**DAY 25 ■■ Create Your 6-Month Financial Goal Map**

■ MINDSET

You've done the hard work. Now let's map where you're going.

**TODAY'S ACTIONS**

- Write your credit score goal for 6 months from now.
- Write your savings goal for 6 months from now.
- Write your debt payoff goal for 6 months from now.
- Break each into monthly milestones.

**REFLECTION**

What does your life **LOOK LIKE** when you hit all 3 of these goals?

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◆ *"My financial goals are clear, achievable, and already in motion."* ◆

**TODAY'S TRACKER**

Goal Area	Today's Number	Month 3 Goal	Month 6 Goal	Action This Week



**DAY 26 ■ Mindset Reset — Visualize Your Financial Glow Up****■ MINDSET**

Your brain cannot distinguish between a vividly imagined experience and a real one. Use this.

**TODAY'S ACTIONS**

- Close your eyes and spend 5 minutes visualizing your life with excellent credit.
- Then write it out in rich detail below: Where do you live? What do you drive? How do you feel when you check your score?
- Read this visualization every morning for the next 30 days.

**REFLECTION**

**How did the visualization make you feel? What felt most real?**

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◆ *"I can see my financial freedom clearly. It is already mine."* ◆

**TODAY'S TRACKER**

**My Financial Glow Up Vision**

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*Be specific! Include how you feel, what you have, and who you've become.*

**DAY 27 ■ Explore Credit-Builder Loan Options****■ CREDIT REPAIR**

A credit-builder loan is designed specifically to help you build credit with low risk.

**TODAY'S ACTIONS**

- Credit unions and community banks often offer these for \$300–\$1,000.
- You make monthly payments, they report to bureaus, you get the money at the end.
- Online options: Self.inc, Credit Strong, or your local credit union.
- This is especially powerful if you have limited credit history.

**REFLECTION**

**Which credit-builder option will you research this week?**

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◆ *"I invest in my credit like I invest in my future."* ◆

**TODAY'S TRACKER**

**Credit Builder Research Notes**

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**DAY 28 ■ Review, Revise & Recommit to Your Budget**

**■ BUDGETING**

Month-end review time! Your budget is a living document — adjust it as you grow.

**TODAY'S ACTIONS**

- Compare what you PLANNED to spend vs. what you ACTUALLY spent.
- Which categories did you overspend in? What will you do differently?
- Which categories surprised you by coming in under budget?
- Update your budget for next month based on what you learned.

**REFLECTION**

**What one budget rule will you be more disciplined about next month?**

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◆ *"I improve my budget every month. I am becoming financially elite."* ◆

**TODAY'S TRACKER**

Category	Budgeted	Actual	Difference	Next Month Adjustment

**DAY 29 ■ Write Your Letter to Future You****■ MINDSET**

This is one of the most powerful exercises in the planner. Don't skip it.

**TODAY'S ACTIONS**

- Write a letter to yourself 1 year from now.
- Include: Your credit score, your savings, your home, your feelings.
- Write about how hard you worked during this 30-day journey.
- Seal it (digitally or physically) and schedule a reminder to read it in 12 months.

**REFLECTION**

**What do you most want Future You to know?**

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◆ *"I am writing my future with every financial decision I make today."* ◆

**TODAY'S TRACKER**

**Dear Future Me...**

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**DAY 30 ■ Day 30 — The Glow Up Graduation**

**■ MINDSET**

You did it. Thirty days of showing up for yourself and your financial future.

**TODAY'S ACTIONS**

- Final credit score check — record all 3 scores.
- Calculate total debt paid down during this 30-day period.
- List every dispute, letter, or action you took.
- Decide: What are your next 30-day financial goals?

**REFLECTION**

**What has changed in you — not just your numbers — over the last 30 days?**

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**◆ "I am not the same person who started this planner. I am financially transformed." ◆**

**TODAY'S TRACKER**

Milestone	Start of 30 Days	End of 30 Days	Change

# CONGRATULATIONS, GRADUATE!

You have completed the Glow Up Your Finances in 30 Days planner. Whether your score moved 10 points or 100, whether you paid off one bill or ten — you SHOWED UP for yourself every single day. That is the real transformation.

◆ *"I am financially empowered. My glow up is just getting started."* ◆

## READY FOR YOUR NEXT STEP?

- Book a FREE Credit Strategy Session with our team
- Ask us about our Rental Solutions program — housing with damaged credit IS possible
- Join our private community of people on the same journey
- Share this planner with someone who needs it

■ Next Chance Solutions | [www.nextchancesolutions.com](http://www.nextchancesolutions.com) |

