

# New Year Financial Reset: A Different Approach

Transform your relationship with money through mindset shifts and unconventional strategies that prioritise intentionality over restriction.





## Part 1: Mindset Shifts

# From Restriction to Intentionality




### Old Thinking

"I need to cut out everything fun to save money"



### New Thinking

"I'll spend lavishly on what truly matters and ruthlessly cut what doesn't"

 **Action:** List your top 3 "worth it" splurges and 3 expenses you tolerate but don't actually enjoy. Redirect money from column 2 to column 1.

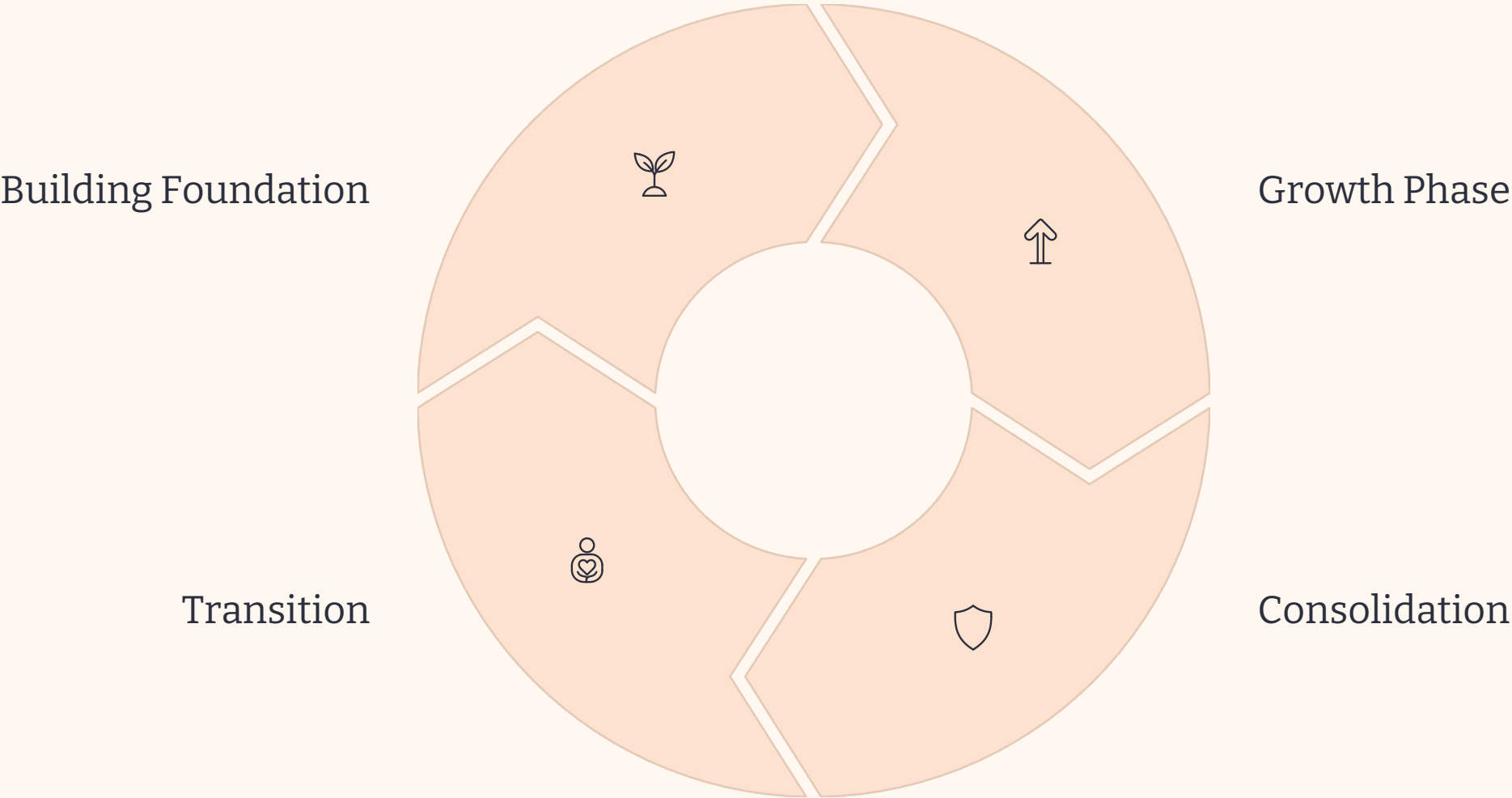
# From Annual Goals to Life Seasons

## Old Thinking

"This year I'll save £10,000"

## New Thinking

"What season of life am I in, and what does my money need to do right now?"



Define your current life season and set financial priorities that match this season, not arbitrary calendar goals.





# From Net Worth to Net Calm

## Old Thinking

"Success means hitting £X in my accounts"

## New Thinking

"Success means sleeping well and making decisions from abundance, not anxiety"

Identify your personal "enough number" - the amount in savings where anxiety significantly decreases. Focus on reaching this before aggressive investing.

# From Optimisation to Protection



## Old Thinking

"I need the best returns on every pound"



## New Thinking

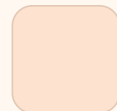
"I need to protect myself from my future self's worst decisions"

## Action Steps



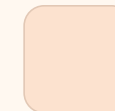
### Automatic Transfers

Set up systems that move money before you can spend it



### Separate Accounts

Create dedicated accounts for different financial goals



### Waiting Periods

Implement cooling-off periods for large purchases


# From Independence to Interdependence

## Old Thinking

"I should handle all my finances alone"

## New Thinking

"Financial wellness includes asking for help, sharing resources, and building community"

 **Action:** Identify one area where you could benefit from expertise (tax strategy, insurance review, investment education) and schedule a consultation.





Part 2: Unconventional Actions

# The Financial Archaeology Audit

Instead of creating a new budget, dig into last year's spending to find the truth.

01	02	03
Download Transactions	Identify Top Categories	Circle Invisible Expenses
Gather 12 months of data from all accounts	Find your top 10 spending categories by actual pounds	Subscriptions, fees, autopays you forgot about
04	05	
Highlight Values-Aligned Spending	Note Forgotten Purchases	
Purchases that genuinely made you happier	Any purchases over £100 you completely forgot making	

If you earned 20% less last year, which expenses would have naturally disappeared?

# The Regret Review & Time-Money Inventory

1

## List Regret Purchases

Identify 3-5 purchases from last year you regret

2

## Identify Triggers

Note the emotional state that led to each (boredom, comparison, convenience, aspiration)

3

## Create Pause Protocols

Design specific responses for each trigger situation

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Calculate Your True Hourly Rate

$$\text{Annual take-home} \div \text{total work hours}$$

Review last month's discretionary purchases through this lens. Identify purchases that weren't worth the hours of life spent earning them.



# The Catastrophe Preparedness Plan

Instead of vague "emergency funds," plan for actual scenarios.

## Job Loss

I could last \_\_\_ months

My first 3 calls would be to: \_\_\_

## £5,000 Unexpected Expense

I would cover it by: \_\_\_

## Unable to Work 6 Months

My income would come from: \_\_\_

## Escape Hatch Money

Funds to leave a bad situation: £\_\_\_



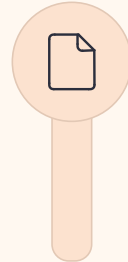
# The Automated Ignorance System

Set up your finances so you never see money you shouldn't spend.



## Automatic Transfers on Payday

Direct funds to savings, investments, and specific goal accounts



## Bills Account

Create dedicated account covering only fixed expenses (rent, insurance, subscriptions)



## Spendable Balance

What remains in chequing is truly spendable - no maths required



## Low-Balance Alerts

Set up notifications to prevent accidental overspending

