# November Money Reset Kit

## “Enter December already winning.”

December is expensive. January is a hangover. This kit is the pre-game: do the painful money cleanup NOW, in November, so you walk into the holidays calm, clear, and already ahead.

| 10 | 30 | $0 |
|---|---|---|
| pages | November days | shame included |

## WHAT'S INSIDE THIS KIT

1. Subscription-zombie hunt — list every recurring charge, give each one a KEEP or KILL verdict
2. Bill audit — one-page review: amounts, due dates, autopay status, what to fix
3. December budget pre-set — set the December ceiling BEFORE December starts
4. Collector-letter backlog blitz — open that stack, sort it, and learn the 30-day clock
5. “Money leaks” plug list — 5 common leaks and exactly how to plug each one
6. November action checklist — week-by-week tasks for all 4 weeks of the month
7. Win log + notes — track every dollar you saved, killed, or found

### LISTEN UP, SOLDIER

- No shame in this kit. Everybody has a stack of unopened letters and a subscription
- they forgot about. The only failure is doing nothing. You picked up the kit —
- that's already a win. Now move.
- General information only — NOT financial or legal advice. Your money, your calls.


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NOVEMBER MONEY RESET

# Subscription-Zombie Hunt

Dead charges keep billing the living. Today's mission: hunt them down.

A subscription zombie is a recurring charge you pay but barely use — the free trial that converted, the streaming bundle from 2023, the app you opened twice. Banks will not hunt them for you. You do the hunt, you keep the money.

## THE HUNT — 5 MOVES

1. Open your bank and card statements for the last 2 months. Highlight EVERY recurring charge.
2. Write each one below. Fill in the real monthly amount — no guessing.
3. For each one: when did you last actually use it? Be honest. “Maybe someday” = zombie.
4. Give the verdict: KEEP if you use it weekly, KILL if you don't. No “park it” — decide now.
5. Kill today. Cancel in the app or call. A zombie you “mean to cancel” eats another month.

## THE ZOMBIE LIST

| Service / charge | $/mo | Last used | KEEP / KILL |
|---|---|---|---|
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KILL TOTAL: $_____/month × 12 = $_____/year back in your pocket.


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# Bill Audit

One page, every bill. Know your numbers before the holidays move them.

Bills don't care about your plans. December adds spending on top of every bill you already have — so audit them now. List every recurring bill, confirm the autopay status, and flag anything that's about to bite you.

## THE BILL SHEET

| Bill | Amount | Due date | Autopay? | Action / notes |
|---|---|---|---|---|
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### AUTOPAY CHECK

- Autopay ON for fixed bills (rent, insurance) — good. Autopay ON for variable bills
- (credit cards, utilities) — check the amount before it drafts, or it drafts a surprise.
- Any bill past due right now? Pay the smallest one this week. Momentum beats math.


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# December Budget Pre-Set

Set the ceiling BEFORE December. A budget you set in January is a wish.

December spending happens with or without a plan. The difference is whether YOU chose the numbers or the holidays chose them for you. Fill every category below with a hard ceiling. Hard means hard: when the category's gone, the category's gone.

## YOUR DECEMBER CEILINGS

**1. Gifts** $ _____
*every person on the list, one number each — add them up*

**2. Holiday food & dining** $ _____
*meals out, hosting, potlucks, coffee runs with the crew*

**3. Travel & gas** $ _____
*flights, road trips, parking, rideshares*

**4. Decorations & supplies** $ _____
*lights, wrapping, cards, all of it*

**5. Events & entertaining** $ _____
*parties, tickets, outfits, Secret Santa*

**6. Giving & charity** $ _____
*donations, tips, the envelope for the mail carrier*

**7. January-bill buffer** $ _____
*the gift to future-you: set aside for January's bills NOW*

**8. Fun money** $ _____
*your breathing room — small, real, yours*

**DECEMBER TOTAL CEILING →** _____

### THE JANUARY-BILL BUFFER IS NOT OPTIONAL

- January always arrives with the bill for December. Fund that buffer in November
- and you will be the person who is calm in January while everyone else panics.
- Future-you is watching. Don't let future-you down.


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NOVEMBER MONEY RESET

# Collector-Letter Backlog Blitz

The stack of unopened letters ends today. Open. Sort. Decide.

An unopened letter doesn't disappear — it just waits. Today you open every envelope you've been avoiding and sort each one into a pile. Opening them is the win. Knowing where you stand is the win. Zero shame, full clarity.

## THE BLITZ — 5 MOVES

1. Gather the stack. Every unopened envelope, every “I don't want to look.” Open them all, one by one.
2. Sort each letter into a pile: DISPUTE (looks wrong, not mine, or already paid), PAY (real, valid, mine), IGNORE-PILE (junk, duplicates, old marketing).
3. DISPUTE pile: you can dispute in writing and ask for proof of the debt. A dispute letter template is in the DealShore Debt Defense kit.
4. PAY pile: list what you owe, smallest first. Pay the smallest one this month if you can — momentum.
5. IGNORE pile: shred or recycle it. Then breathe. The stack is gone.

### THE 30-DAY CLOCK — WHAT YOU SHOULD KNOW

- After a collector first contacts you about a debt, federal debt-collection law gives
- consumers a window of about 30 days to dispute the debt IN WRITING and ask the collector
- to prove it. A written dispute inside that window is the strongest move you have.
- Missed the window? You still have rights — but act now instead of later.
- This is general information, not legal advice. Talk to an attorney about your situation.

## THE PILE SORT LOG

| Letter from | Amount claimed | Date on letter | Pile (D/P/I) | Next move |
|---|---|---|---|---|
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# “Money Leaks” Plug List

Small leaks sink big budgets. Plug these five and watch the waterline rise.

A leak is money leaving your pocket on autopilot — not because you're reckless, but because nobody told you to look. Five leaks below. Each one has a plug. Pick at least two and plug them this week.

## 1. LEAK: The free-trial trap

That “7 days free” from March is billing you every month. You forgot; they didn't.

**THE PLUG:**

PLUG: Search your email for “trial,” “welcome,” and “subscription.” Cancel every trial you aren't actively using. Set a calendar reminder for the last trial you actually want.

## 2. LEAK: Phantom streaming bundles

Three services, one watched. The rest are expensive background noise.

**THE PLUG:**

PLUG: Keep the one you watched this week. Pause or cancel the rest. You can re-add a service in 60 seconds — “maybe someday” is not a reason to pay $15 a month.

## 3. LEAK: The delivery-app habit

A $12 meal becomes $22 with fees and tip. Three times a week, that's a car payment.

**THE PLUG:**

PLUG: Set a hard weekly delivery budget on page 4's Fun-money line. Delete the app from your home screen — friction is your friend.

## 4. LEAK: Auto-renew everything

Annual plans renew at full price while you sleep — domains, insurance add-ons, memberships.

**THE PLUG:**

PLUG: List every annual renewal with its date. Put a reminder 2 weeks before each one. Renegotiate or cancel before it drafts.

## 5. LEAK: The “small” daily buy

Coffee, snacks, the checkout-aisle grab. Small, daily, invisible — until it isn't.

**THE PLUG:**

PLUG: Carry a weekly cash envelope for the small stuff. When the envelope's empty, the spending's done. No app, no judgment, just physics.


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# November Action Checklist — Weeks 1–2

One week at a time. Check it off. That's the whole system.

## WEEK 1 — HUNT & AUDIT

- ☐ Pull last 2 months of bank + card statements (page 2 setup)
- ☐ List every subscription zombie — amounts, last-used dates
- ☐ Deliver the verdicts: KEEP or KILL. No “park it.”
- ☐ Cancel the KILL list today. Screenshot every cancellation confirmation
- ☐ Complete the bill audit (page 3): every bill, every due date, autopay status
- ☐ Open the unopened-letter stack and start the sort (page 5)
- ☐ Pick 2 money leaks from page 6 and plug them
- ☐ Log your first wins on page 9 — you already have some

## WEEK 2 — DECIDE & DEFEND

- ☐ Finish sorting the letter stack: every letter in a pile
- ☐ Dispute pile: send written disputes (don't wait for “perfect”)
- ☐ Pay pile: list smallest-to-largest. Pay the smallest one you can
- ☐ Set every December ceiling on page 4 — all 8 categories
- ☐ Fund the January-bill buffer: move the first chunk to savings
- ☐ Call one biller (insurance, phone, internet) and ask for a better rate
- ☐ Review autopay: confirm fixed bills, double-check variable ones
- ☐ Week-2 win check: update the win log. Count the dollars you kept


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# November Action Checklist — Weeks 3–4

Finish strong. December is watching.

## WEEK 3 — LOCK IT IN

- ☐ Confirm every cancellation actually stopped (check statements again)
- ☐ Total your December ceilings: is the number real? Adjust now, not in December
- ☐ Draft your gift list: names, one number per person, total it
- ☐ Holiday food plan: hosting or attending? Put the number on page 4
- ☐ Travel booked? Lock prices now — late booking is a leak
- ☐ Second leak-plug round: plug 2 more leaks from page 6
- ☐ Pay pile check-in: any progress on the smallest debt? Log it
- ☐ Tell one person your December ceiling. Saying it out loud makes it real

## WEEK 4 — ENTER DECEMBER WINNING

- ☐ Final statement sweep: any zombie rise from the dead? Kill it again
- ☐ Move the full January-bill buffer into savings. Do not touch it
- ☐ Write December's first-week spending plan (top 3 expenses only)
- ☐ Shred the IGNORE pile. The stack is officially gone
- ☐ Dispute pile follow-up: any responses? Log them, compare numbers
- ☐ Celebrate: total your November wins on page 9. Read them twice
- ☐ Set a January check-in date with yourself — same kit, new month
- ☐ Walk into December knowing your numbers. You're already winning


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# Win Log

Every dollar saved, killed, or found gets written down. Wins compound.

Your brain remembers the spending and forgets the saving. This log fixes that. Subscription killed? Win. Fee avoided? Win. Better rate negotiated? Big win. Write them down — on the hard days, this page is your evidence that you can do this.

## THE WINS

| Date | The win | $/mo saved | One-time $ |
|---|---|---|---|
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NOVEMBER TOTAL: monthly savings $_____/mo + one-time $_____ = I did that.

### DRILL SERGEANT SAYS

- If this page is empty, you haven't started. That's fine — start today, page 2.
- If this page is full, read it before you open your wallet in December.
- Either way: no shame, just the next move.


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# Notes & Next Moves

Your battlefield notes. Plans, numbers, reminders to future-you.

## FIELD NOTES

You did the hard part in November so December could be the fun part. Keep the ceilings. Protect the buffer. Check the win log when it gets hard.
ENTER DECEMBER ALREADY WINNING. Dismissed.

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