



## First Five Moves for a Financial Reset

“You’re not behind. You’re not failing. You’re simply ready for a reset—and that willingness is your turning point.”



I’m Brian Sturkey, a financial coach who helps busy professionals, couples, and families create calm, clarity, and confidence with their money. My approach is warm, judgment-free, and rooted in helping real people make real progress — even when life feels overwhelming.

If you’ve been feeling inconsistent, unsure where your money is going, or simply ready for a reset, you’re not alone. This short guide will help you take the first steps toward stability and momentum — without complicated systems or rigid rules.



## 1. Pause & Get Your Bearings

Before making any decisions, take a breath. Gather the last 30 days of bank and credit card activity. This isn't about judgment — it's about creating a calm, honest picture of where your money is going today.

## 2. Identify Your Non-Negotiables

List the essential expenses that truly support your household: housing, utilities, food, childcare, and transportation. Seeing these clearly reduces anxiety and gives your mind a sense of stability.

## 3. List All Minimum Debt Payments

Write down every debt and its minimum payment. You're not solving them yet — just gathering facts so they stop feeling overwhelming.

## 4. Establish a Simple Weekly Rhythm

Choose a small block of time each week (15–20 minutes) to review spending, upcoming bills, and priorities. Consistency — not perfection — creates the momentum you've been missing.

## 5. Choose One Action for the Next 7 Days

A reset begins with one clear, realistic action: preparing 3 simple meals at home, pausing a subscription, or putting an extra \$25 toward the smallest debt. Small wins build real progress.

If you'd like help applying these steps to your real numbers, I'd be honored to support you. Many clients describe our conversations as calm, clarifying, and deeply encouraging.

To book your complimentary consultation, please visit:

[www.sturbee.com](http://www.sturbee.com)

