

FREE GUIDE • SATURDAY RITUAL

My Midlife GlowGetter

Weekly Money Reset

Your Saturday Financial Glow-Up Ritual

9 Sections • 40 Minutes • Every Saturday

Checking

Savings

Credit Cards

401(k)

Roth IRA

Spending

"You don't have to be perfect with money. You just have to be consistent."

The Midlife GlowGetter

HOW TO USE THIS GUIDE

Set aside 30-45 minutes every Saturday morning. Grab your coffee, open your accounts, and work through each section in order. Be honest. Be kind to yourself. Then close your laptop and go live your life, knowing your money is handled.

Jax Stys is a Certified Life Coach, Midlife Lifestyle Creator, and host of The Midlife GlowGetter Podcast. As of September 2026, she has lost 200 lbs, paid off \$45K in debt, and rebuilt her entire life as a single mom. This guide is your weekly money ritual, built from real experience, not theory.

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1 Set the Stage Before You Begin

Before you open a single account, take two minutes to get grounded. You cannot make clear money decisions from a stressed or scattered headspace.

Your Pre-Reset Checklist:

- ☐ Find a quiet spot: no distractions, no scrolling
- ☐ Grab something warm to drink
- ☐ Have your phone, laptop, or tablet ready
- ☐ Open a tracking document or notebook if you journal your numbers
- ☐ Take three slow breaths and approach this with curiosity, not fear
- ☐ Set a timer for 40 minutes. This should feel like a ritual, not a punishment

2 Checking & Savings Accounts

Your checking and savings accounts are the foundation of your day-to-day cash flow. This is where money comes in and goes out, so this is where you start.

What to Review	What to Consider
• Current balance: higher or lower than last Saturday?	• Is your checking buffer \$500-\$1,000?
• Did all deposits arrive? (paycheck, side income)	• Did you move even \$10-\$25 to savings this week?
• Any charges you do not recognize?	• Is your savings account earning interest?
• Did automatic payments hit correctly?	• Any upcoming bills to mentally reserve for now?
• Did you overdraft or come close?	•

◆ GLOWGETTER TIP

Consider a "Pay Yourself First" micro-transfer every Friday, even \$20 moved automatically to savings before the weekend builds a powerful habit over time. Small and consistent always beats big and sporadic.

3 Credit Cards

Credit cards can be your biggest tool or your biggest trap. It all depends on your awareness. This review keeps you in control instead of the card controlling you.

What to Review		What to Consider	
• Current balance vs. available credit		• Paying more than the minimum? Even \$25 extra helps.	
• Minimum payment and actual due date		• Any card to stop using this week?	
• Every charge posted this week: any surprises?		• Using rewards cards strategically?	
• Any interest charges? (note, don't shame)		• Rank by interest rate: highest gets extra payments first	
• Credit utilization: above 30% on any card?		•	

Balance vs. Last Week	Utilization % Per Card	Upcoming Due Dates	Extra Payment?
Higher / Lower / Same?	Under 30%? Under 10%?	Any within 7 days?	Even \$10-\$25 helps

4 401(k) Review

Your 401(k) is your long game: your future self's paycheck. A quick weekly check-in keeps you informed and connected to your retirement goals.

- ☐ Current total balance
- ☐ Year-to-date performance: up or down from January?
- ☐ Contribution %: are you getting the full employer match?
- ☐ Investment allocations: do they match your risk tolerance and timeline?

◆ GLOWGETTER TIP

Once per quarter: rebalance allocations if needed, confirm your beneficiary is correct, and check if your annual contribution is on track to hit the IRS limit (\$24,500 if under 50; \$32,500 if 50+). Do not react to market dips. Stay the course.

5 Roth IRA Review

Your Roth IRA is one of the most powerful tax-advantaged tools you have. Contributions grow tax-free and withdrawals in retirement are tax-free. It deserves intentional attention every single week.

What to Review	What to Consider
• Current total balance	• Even \$100/month = \$1,200/year growing tax-free.
• YTD contributions vs. annual limit: \$7,500 (or \$8,600 if 50+)	• Set up auto-contributions if not already running.
• Investment performance: how are your funds doing?	• Diversification: more than one type of fund?
• Are your funds actually invested? Cash earns almost nothing.	• At 49, you have 15-20 years of compounding ahead, and every dollar matters.
•	•

◆ GLOWGETTER TIP

If cash flow is tight, try the "round-up" mindset: whatever you spend on a non-essential this week, put the same amount into your Roth. Bought a \$30 item you didn't need? Put \$30 into your future self.

6 Money Diary Review: Your Spending Reflection

This is the heart of your weekly reset. Go through every purchase from the past seven days. No judgment. Just honest eyes.

The 5-Question Spending Audit

1 Was this purchase necessary?

Did it meet a genuine need, or was it driven by emotion, boredom, stress, or impulse?

2 Am I glad I bought it?

Does it add real value to my day, health, or wellbeing? Or does it already feel like regret?

3 What should I not have bought?

Identify 1-3 items you wish you had passed on. Name them without shame. This is data, not failure.

4 What am I proud of this week?

Did you choose not to buy something? Stick to your grocery budget? Celebrate those wins.

5 What disappointed me this week?

What pattern keeps repeating? What is one specific thing you will do differently next week?

7 Amazon Cart Audit

Your Amazon cart is a holding tank for impulse decisions you have not made yet. This review turns your cart from a wishlist into an intentional shopping tool.

BUY NOW

Solves a real problem. You have budget for it. You will use it this week.

SAVE FOR LATER

Useful but not urgent. No budget room right now. Revisit in 30 days.

DELETE

It was an impulse. You forgot why. You already own something similar.

◆ GLOWGETTER TIP

The 72-Hour Rule: Before adding anything new to your Amazon cart, wait 72 hours. If you still want it after three days, it earns a spot. This one habit alone can save hundreds of dollars a year.

8 Quick Net Worth Snapshot (Monthly)

ASSETS (+) minus LIABILITIES (-) = NET WORTH

ASSETS (+)	LIABILITIES (-)
• Checking account balance	• Total credit card balances
• Savings account balance	• Car loan balance
• 401(k) balance	• Student loan balance
• Roth IRA balance	• Personal loan balance
• Other investments	• Any other debt owed
• Value of car or property	•

9 Weekly Close-Out & Next Week Intentions

- My biggest money WIN this week: _____
- One thing I will do differently next week: _____
- My specific money intention for next week: _____

My overall money mood this week: **Proud • Motivated • Neutral • Disappointed • A mix, and that is okay**

MASTER CHECKLIST

Your 40-Minute Saturday Reset: check every box before you close out

- ☐ Set the stage: quiet space, coffee, accounts open, timer set for 40 minutes
- ☐ Checking account: balance reviewed, deposits confirmed, mystery charges flagged
- ☐ Savings account: balance noted, growth tracked, upcoming transfer planned
- ☐ Credit cards: balances, utilization %, due dates, charges, extra payment noted
- ☐ 401(k): balance, contributions, employer match confirmed, no panic-selling
- ☐ Roth IRA: balance, YTD contributions, pace to annual limit, funds invested (not cash)
- ☐ Money diary: all purchases reviewed with the 5-question spending audit
- ☐ Identified 1-3 purchases I regret and 1-3 I am proud of this week
- ☐ Amazon cart: every item sorted into Buy Now / Save for Later / Delete
- ☐ Net worth updated (monthly or as desired)
- ☐ Close-out questions answered and next week money intention clearly set

"Wealth is not built in the big moments. It is built in small, consistent, intentional choices made every single week."

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Want to go deeper? Reach out about Group Coaching:

Hello@JaxStys.com • jaxstys.com/contact • DM @JaxStys on any platform