

# Cartera Reset:

## 30-Day Dinero Detox

### WEEK 4: Rauw Endeudado

**Focus: Debt Management & Emergency Funds**  
**Goal: Make a debt plan and build your financial safety net.**

Day 22	Watch a Debt Slayer course video in the SUMA App. Learn about the snowball vs. avalanche methods. Which one fits your vibe?
Day 23	Create a debt repayment plan using the SUMA App's tools.
Day 24	List your monthly living expenses (food + utilities + rent). Multiply that by 6. This is your emergency fund target. Set it as a goal in the app.
Day 25	Add \$10-\$50 to your emergency fund today — even small moves build momentum.
Day 26	Challenge: No-Spending Day. Try again! Can you beat Week 2?
Day 27	Reflect: What would your life look like without debt? Write a few sentences or record a voice memo.
Day 28	Celebrate. Go through your SUMA Dashboard. What progress did you make this month?



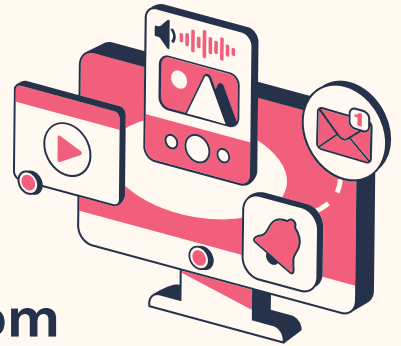


# DAY 29:

## The Visualization Ritual

Create a visual representation of your financial future — your “**Dinero Dreamboard.**” You can:

- ✓ Draw it out
- ✓ Make a Pinterest board
- ✓ Use Canva to add pics of what financial freedom looks like to you: the apartment, the savings, the car, the peace



# DAY 30:

## The Money Check-In & Intention Reset



It's time to reflect:

- ✓ Open your SUMA App. Look at your progress: What changed?
- ✓ Write down your top 3 financial wins this month.
- ✓ Write down your intention for the next 30 days: Is it building savings? Paying off more debt? Having more “no spend” days?

**Then say this to yourself:**

“I’ve already proven I can take steps toward my goals. I’m proud of the work I’ve done, and I know I’m just getting started.”

**Celebrate yourself today — with something free, joyful, or meaningful.**

# BONUS:

## Money Mindset Affirmations



Use these daily or whenever you need a confidence boost:

- ✓ “I am safe, supported, and financially secure.”
- ✓ “My bank account is growing. So is my knowledge.”
- ✓ “I choose progress over perfection.”
- ✓ “Every dollar I save is a vote for my future.”
- ✓ “It’s okay to start small — I’m still starting.”
- ✓ “I release shame and choose curiosity instead.”
- ✓ “I know what I want, and I am building the money to match.”
- ✓ “Debt is not my identity. I am building wealth on my terms.”



- ✓ “Money flows to me with ease and purpose.”
- ✓ “My future self thanks me for every smart move I make today.”