

# The One-Payment Money Reset Roadmap

Stuck juggling multiple debts and still not getting ahead?

Finally, there's a **SIMPLE WAY** to fix it.

This is a step-by-step roadmap that shows you how to go from multiple debts, constant repayments, and money stress...

## To this:

- Turn **5+** repayments into **ONE** simple payment
- Put hundreds (even thousands) back in your pocket each month
- Stop the 3am wake-ups stressing about money
- Know your bills are covered without thinking about it
- Feel in control of your money again
- Slash years off your home loan

## WHAT THIS MEANS FOR YOU

No more juggling payments

No more wondering "can I afford this?"

No more moving money around trying to make it work

## Instead...

You wake up knowing everything is handled

You have money sitting there ready to use

You finally feel calm about money

This is where we fix the structure.

Let me show you how.



nikki harris

# 5 SMART MOVES TO FREE UP CASH, TURN MULTIPLE DEBTS INTO ONE, AND ORGANISE YOUR MONEY – IN 90 DAYS OR LESS



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## SEE YOUR REAL NUMBERS

Face your money and see exactly where you stand



2

## THE ONE-PAYMENT RESET

Turn multiple debts into one clear repayment and slash thousands in interest



3

## SET UP YOUR MONEY SYSTEM

Move from chaos to a system, no budgeting, no tracking



4

## MONEY IN MOTION

Your money flows where it should, without the effort



5

## FAST TRACK YOUR HOME LOAN WITH THE RIGHT SET UP

Turbo-charge your repayments and slash 10 years off your home loan



One small step today can change everything.



Is your debt all over the place?

Different due dates?

Different amounts?

**NOTHING** is more important  
than getting your debt under  
control.

Because what you don't see...  
is what costs you.

### Why This Can't Be Ignored:

Many Australians are entering retirement still carrying mortgage and personal debt

Meaning what should be a time of freedom and fun looks more like the same costs to live...with even less income to support it.

Financial pressure is one of the leading causes of stress in relationships or even relationship breakdowns

Ongoing money stress leads to poor sleep, constant worry, and decision fatigue

You don't need to do this  
alone.

Let's Fix It Together.



## SEE EVERYTHING CLEARLY

Face your numbers and see exactly where you stand

Most people don't actually know where their money is going.

They have a rough idea... but not the full picture.

Normally, people think they can just "manage it in their head" and that writing it all down will feel overwhelming or unnecessary.

**But when you keep guessing, you stay stuck.**

Let's take the first step to getting you out of debt.

Let's look at your debts clearly. I've created a simple tool to make this easy for you.

Click the link below to take your first step toward becoming debt-free.

Click the link below



Start by writing down:

- every debt
- every balance
- every repayment

Your money might feel messy right now and that's OK.

You don't need to fix everything today.

This is about small steps, one at a time.

Most people avoid this step and just guess their numbers.

But guessing keeps you stuck.

Use the Cash Flow Diagnostic Tool to see it clearly ([link](#)).

It will show you:

- where your money is going
- what's draining your cash
- what's really happening

My goal is simple, to get you closer to being debt free.

Let's take the first step.

Stop guessing... and start knowing your numbers.

2

## THE ONE-PAYMENT RESET

Turn multiple debts into one clear repayment, saving you hundreds, if not thousand each month.

The biggest mistake most people make is trying to manage all their debts separately & in their head.

They focus on each payment one at a time and just try to keep up every month.

But nothing really changes... and the juggling never stops.

Most people think this is just how it has to be. Multiple debts. Multiple repayments. Constant pressure.

**But trying to manage everything separately is what keeps it hard, and never getting ahead financially.**

**“It’s not just messy... it’s expensive.”**

This is costing you hundreds — if not thousands every month.

And over time, that adds up to a serious amount of money.

When you simplify everything into ONE clear repayment... everything changes.

When I work with clients, we don’t try to “manage it better.”

We simplify it.

We take multiple debts and turn them into:

- One payment
- One date
- One clear plan

**This is where:**

- the juggling stops
- you get breathing room
- money starts going back into your pocket
- and you finally feel relief

Use the One-Payment Scenario Tool to see what this could look like for you ([link](#))

It will show you:

- what you’re paying now
- what one payment could look like
- how much money it could potential free up for you each month

This is not about doing more. It’s about making it simpler.

**Let’s find out how much extra money you could SAVE each month...**

Click the link below

**One Payment Review**

Run your numbers through the One Payment Preview.



Do your debts feel like they’re never-ending..?

**NOTHING** is more important than simplifying them.

Put hundreds — even thousands — back into your pocket every month.

Stop the pressure of Multiple repayments.

One clear payment creates relief.

**Imagine this:**

- ✓ Money left over, without trying
- ✓ One clear repayment instead of many
- ✓ No more pressure from multiple debts
- ✓ Your money feels simple again
- ✓ Money starts staying in your pocket
- ✓ You have control

This is what happens when your debts are structured properly.

**The longer this stays the same, the more money you lose.**

You don’t need to do this alone.

Let’s Fix It Together.





## SET UP YOUR MONEY SYSTEM

Most people try to manage their money all in one place.

Your income goes into one account... and every bill, expense, and purchase comes out of it.

Bills. Daily spending. Subscriptions. Random purchase.

So that one account has to cover everything... and that's where it all falls apart.

You don't know what's safe to spend... and what's already spoken for  
And easy to lose control.

### So you tell yourself:

"I need to be better with money"

"I need to stop spending"

"I need more discipline"

but nothing actually changes

But the problem isn't effort...  
It's that everything is mixed together.

When your money is split into clear buckets... you can open your account and instantly know: what's for bills, what's for spending, and what's actually yours

You don't put the kitchen in the bathroom... or the laundry in the lounge room.  
Everything has a place.  
Your money should be the same.

Bills (money already committed to expenses)  
Spending (money you can safely use day-to-day)

Savings (money set aside – building, not disappearing)

Each one has a job – and they stay separate

This is where you stop second-guessing every purchase.

You stop wondering where your money disappeared to.

You know exactly what you can spend – without checking your account.

It shows you exactly:

- how to group your money
- where each dollar should go
- how to set it up simply

This isn't about tracking every dollar or cutting back.

### It's about putting your money in the right place.

When everything has a place... your money finally works the way it should.

## "Start here

Set up your money properly



## Money Categories

When your money is organised into clear categories, everything becomes easier to manage

You open your bank account and see a balance...

there is money in your account...

but you don't know if it's for upcoming bills or safe to spend

Every time you spend, you're doing mental maths:

"Can I afford this... or will something bounce?"

You're hoping no bill comes out overnight that you forget about

When everything runs through one account... nothing feels in control

## BUT when you CATEGORISE...

Your bills have their own account – already covered

Your spending money is separate – safe to use

You know exactly what's yours to spend

You stop second-guessing every purchase

You finally feel in control

You don't need to do this alone.

Let's Fix It Together.



## MONEY IN MOTION

Your money flows where it should, without the effort.

Most people are trying to manage their money in their head...

Checking their account, moving money around, and hoping it all works out.

- You check your account
- Move money between accounts to cover things
- And think about money every single day

And it's exhausting.

And one small slip... and everything feels off again

### So you tell yourself:

"I just need to stay on top of it"

"I'll check it more often"

"I just need to be more organised"

**But the real problem is... nothing is set up to run without you**

**When your money runs automatically... everything changes**

When I work with clients, we remove the need to remember everything

We set it up so your money flows automatically – without you thinking about it.

### So when your income hits your account:

- Bills are already covered
- Spending money is ready to use
- Savings happen in the background



## Money Flow Planner

Your money flows where it should, without the effort

### This is where:

- The juggling stops
- You start having money left over again
- You finally feel relief
- And you finally feel in control again

Use the **MONEY FLOW PLANNER** to see what this would actually look like for you (link)

### Let me show you what this actually looks like

Your income comes in

And instead of everything sitting in one place...

It gets split into clear categories automatically

Savings

Bills

Spending

Debt

Life expenses

Each one has its own space

Each one has a job

And nothing gets mixed together

**When your money runs on its own... everything feels easier, life is easier!**

When you're checking your accounts every day... moving money just to get through the week... and still wondering where it all went...

You don't need more willpower... You need a system that runs without you.

**Here's what's actually going wrong:**

It's not that you need to try harder...

it's that your money only works when you're watching it.

if you stop paying attention for even a week... everything starts to fall apart.

**What actually works is simple:**

- One clear place your income lands
- Automatic transfers that split it instantly
- Bills paid without you touching anything
- Spending money ready to use (no guilt)
- Savings happening in the background

Ready to stop juggling your money every week

and finally feel in control?

See how I can help you set this up properly.



When your home loan feels like it's going nowhere...  
You've been paying it for years...  
but the balance barely looks different.

## TRUTH MOST PEOPLE MISS:

It's not about paying more...  
it's about how your repayments are set up.

## What's actually happening:

You're paying monthly (because the bank set it that way)  
You're only paying the minimum required  
Your repayments aren't reducing the loan fast enough  
*So the loan just... ticks along.*

## What actually works:

Switch to fortnightly repayments  
Round your repayments up automatically  
Set your repayment higher than the minimum

[Need help setting this up for your situation?](#)

[See how I can help you!](#)

5

## Fast track your home loan

Pay off your home loan faster, without changing your lifestyle.  
Cut up to 10 years off your loan and start getting ahead.

Most homeowners think getting ahead means:

- Paying more off their loan
- Cutting everything back
- Saying no to spending
- Trying to be more discipline

But that's NOT why your loan isn't moving.  
You're already making your repayments.  
You're already doing the right thing.

### So why does it still feel stuck?

Because your loan is set up to run slowly.

- You're on monthly repayments
- You're paying the minimum required
- Your repayments aren't structured to reduce the loan faster

You don't need to pay more.  
You need your current repayments working properly.

You're already earning good money...  
and making your repayments every month...

So why isn't your loan going down faster?

Why?

Because your home loan is set up for the bank to make money, it's not set up to FAST TRACK IT, to know years and to SAVE you thousand's in interest.

### Here's what actually makes your loan drop faster:

Switch to fortnightly repayments (this alone cuts years off)

Round your repayments up automatically

Increase your repayment above the minimum (most people never do this)

This is how you get ahead.  
Not by trying harder...  
but by setting it up properly once.

**If you leave it up to the bank...  
you'll stay in debt longer than  
you need to.**

**Small changes to how your  
loan is set up...  
can take YEARS off your  
mortgage.**

Click and get  
your copy now



# Are you still juggling your money every week... or ready to finally feel in **CONTROL**?



## The hard way

Checking your bank app every day  
Moving money just to cover bills  
Watching your account drop to zero again  
Feeling like you should be further ahead by now

You can keep doing it the hard way...  
checking, moving, and stressing every week...  
Or you can set it up once...  
and finally feel in control of your money.  
Let's stop your money relying on you...  
and start it running on its own.

Book your Free Money Reset Session

We'll look at where your money is actually going  
Show you what's not working  
And map out a simple plan to fix it

**No judgment. Just clear steps forward.**



## The easy way

Your income lands and gets split automatically  
Bills are already covered before you think about them  
Spending money is ready to use (no guilt)  
Savings happen in the background without effort

