

I AM THE ROI

The 7-Day Foundation Reset

Know yourself. Know your numbers. Choose your next move.

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You do not need to solve your entire life this week. Give yourself 15-20 minutes each day to turn one intention into one useful action. By the end, you will have a personal commitment, a money snapshot, a business document checklist, and a 30-day action plan.

This workbook offers reflection, organization and links to independent educational resources. It is not a credit-repair service, loan application, or promise of a score increase or funding. Keep your completed pages private. Never send account numbers, Social Security numbers, bank statements or credit reports through social-media messages.

Day 1 - Define what matters

Take three quiet minutes. Pray, reflect or sit in silence in whatever way fits your beliefs.

The life I want to build feels like: _____

Three values I want my decisions to reflect: _____

One behavior that supports those values: _____

One behavior that pulls me away from them: _____

My reason for doing this now: _____

Action: Put a 15-minute appointment with yourself on tomorrow's calendar.

Day 2 - Name the value you already bring

List skills you have used at work, at home or in your community. Ordinary experience can be valuable: organizing, teaching, repairing, creating, listening or helping people finish things.

Skill or experience	A real example	Who might benefit?

Action: Ask one person, “What is something you know you can count on me to help with?” Record their answer without turning it into a sales pitch.

Day 3 - Look at your money without judging yourself

Use one consistent monthly period. Estimates are fine if marked as estimates; replace them with actual figures when available.

Item	Monthly amount
Take-home income	
Housing and utilities	
Food and transportation	
Required debt payments	
Other recurring expenses	
Amount left after these expenses	

Amount left = income minus the listed expenses. This is an incomplete snapshot if irregular expenses, taxes or other obligations are missing. Add those before treating any remainder as available spending money.

One expense I need to understand better: _____

One upcoming payment I need to plan for: _____

Action: Schedule a weekly money review. If a payment is unaffordable, contact the provider or a qualified counselor about available options; do not ignore it.

Day 4 - Find trustworthy credit information

Read the [FTC's credit FAQ](#). It explains free reports and the difference between errors and accurate negative information. The FTC identifies [AnnualCreditReport.com](#) as the authorized source for free reports.

Did I find the official resource? Yes / Not yet

What term do I need explained? _____

What question will I take to a qualified professional or the relevant bureau?

Action: Bookmark the official resources. If you choose to review your own report, do so privately. Follow official bureau and furnisher instructions for genuine errors. A promise to erase accurate, current negative information is a warning sign. Do not invent disputes or use a substitute identity.

Day 5 - Understand the business before seeking funding

Financing creates obligations. Begin with the business purpose and how repayments would be met. Review the [SBA's loan resources](#) and its [local assistance directory](#).

My business or business idea serves: _____

The problem it solves: _____

Evidence someone wants this solution: _____

If I borrowed, the specific use of money would be: _____

The amount is based on these actual costs: _____

The source of repayment would be: _____

Check what you have, if applicable. This is an organization list, not a lender's eligibility test:

☐ Business description and ownership information

☐ Formation documents and applicable registrations

☐ Business income and expense records

☐ Bank statements stored securely

☐ Applicable tax returns stored securely

☐ Existing debt obligations

☐ Cost estimates and intended use of funds

☐ Questions about rates, fees, guarantees, collateral and repayment timing

Action: Identify one missing record to organize. Confirm actual requirements directly with the lender or qualified adviser; having these records does not guarantee approval.

Day 6 - Turn a headline into a better question

Headline and publication date: _____

Link to the original announcement, data or document: _____

What is confirmed? _____

What is opinion, prediction or still unknown? _____

Who does this actually affect? _____

What practical question should I ask before acting? _____

Action: Read the original source before sharing the headline. Your spiritual interpretation can be meaningful without being presented as evidence of a legal or financial result.

Day 7 - Choose one 30-day commitment

My one goal: _____

The weekly action I control: _____

When I will do it: _____

How I will record progress: _____

What could get in the way: _____

My response when that happens: _____

The person or community I will check in with: _____

Action: Write your first appointment on your calendar. Share the commitment with someone you trust, without sharing private financial information.

Continue the conversation

Explore [Operate N Private](#) for current community information. Confirm the meeting time and joining instructions on the current invitation.

Want a wearable reminder of your commitment? Explore the [EYL x I AM THE ROI socks](#). A purchase is optional and is not required to use this workbook or make progress.

Resources checked September 11, 2026. Programs and requirements may change; consult the linked official sources for current details.