



YOUR MONEY CHECKLIST



Name: _____ Date: _____

Emergency Fund	YES	NO	N/A
I have enough cash saved in a separate savings account to get me through six months of living expenses in the event I lost my income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm earning the best interest rate possible on this money by taking advantage of an online savings account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't tap my emergency fund for "non-emergencies" like months I accidentally spend too much on credit cards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card Debt	YES	NO	N/A
I am not going into new credit card debt. I pay off my new balance in full every month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If in debt, I know my interest rate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If in debt, I have tried to lower my interest rate either by calling my card issuer or transferring the balance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If in debt, I have a plan to pay off this credit card debt before putting money to other goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If not in debt, I take advantage of credit card rewards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If not in debt, I understand my card's fee schedule.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Student Loans	YES	NO	N/A
I understand how much student loan debt I have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know the interest rate, term, payment, and owner of each of my student loans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have my student loans set to automatic payment each month so I don't miss a payment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving	YES	NO	N/A
I know what one thing I'm saving for next	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I contribute at least enough to my employer's 401(k) or other retirement plan to take advantage of any matching.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If eligible, I contribute up to \$5,000 to a Roth IRA.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a certain amount of savings on "auto pilot". In other words, I transfer or direct deposit money automatically to a savings account each week or pay period.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investing	YES	NO	N/A
My money is invested in a mix of stocks and bonds appropriate for my age and risk tolerance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I understand the fees associated with all of my investments and am comfortable with them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I am taking advantage of tax advantaged accounts (IRAs, 529s, etc. before investing in taxable accounts).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not have idle cash that should be invested.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have decided on an investing strategy that I will stick to even when the markets are volatile.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expenses	YES	NO	N/A
I know what I spend my money on each month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't have any unused subscriptions that I could have money on but I'm too lazy to cancel.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My monthly housing payment is less than 30% of my gross income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't have a car payment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If a homeowner, I have investigated refinancing at lower interest rates to save money in the long term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I make lists and look for coupons to save money on routine shopping trips.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I plan big purchases and wait for sales to buy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Credit	YES	NO	N/A
I know my current credit score, at least roughly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have checked my credit reports at least once in the last year for accuracy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I auto-pay or otherwise have a system for paying all monthly bills on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have 2-3 credit cards open for building good credit, even if I don't use them every month.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relationships	YES	NO	N/A
I regularly have open conversations about money with my partner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My partner and I know each other's net worth and credit scores.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My partner and I have joint financial goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income	YES	NO	N/A
I have a second stream of income or a plan for diversifying my income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm actively learning or increasing my skills and value to my employer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I'm actively building my network.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	YES	NO	N/A
If I have children or a dependent spouse, I have level term life insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a drawer or file with all of my important financial records (tax returns, list of accounts, life insurance policies etc.) and a loved one knows where to find in just in case.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

YEARLY MONEY CHECKLIST

DAILY

- Express gratitude for current blessings.
- Affirm yourself & your goals.
- Check your bank balance(s).
- Read/Listen to something about money (class, podcast, articles, books, etc).
- File any incoming bills in a folder labeled "to pay".
- Pack your lunch - Save your money and your health.
- Affirm your financial success at all times.
- Release and attract.

WEEKLY

- Review your spending plans for the week.
- Create a meal plan for the week.
- Commit to a no-spend day.
- Reflect weekly on what's working and not working.
- Review & track your progress towards your weekly goal(s) & habits.
- Don't be afraid of making adjustments.

BEFORE EACH PER PAY PERIOD:

Hold a family budget meeting (w/partner, if applicable, if not by yourself).

- Review Budget from the previous month.
 - a. How much did we net this pay period?
 - b. How much is currently left in each bank account?
 - c. Did we transfer our planned savings amount this pay period?
 - d. Did we pay our planned debts this pay period?
 - e. What is coming up in terms of cash requirements?
 - f. What changes do we need to make if any?
 - g. What agreements do we need between us?
 - h. What are we grateful for?
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.
- Create New Budget for Upcoming Pay Period

MONTHLY

- Review pay period budgets for the entire previous month to ensure everything is accurate and you're in alignment with your budget.
- Spend a few minutes noticing where your money came from and where it went. (Area #3)
- Map out pay period budgets for the current month, using the previous month as a guide.
- Write payment due dates on your calendar or save them on your phone calendar.
- Review/update/automate your savings.
- Review/update your debt balances.
- Create New Budget for Upcoming Pay Period
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.
- Display your goals somewhere you can see them every day.

YEARLY MONEY CHECKLIST

QUARTERLY

- Check your credit score. I recommend:
 - [MyScore IQ](#),
 - [Identity IQ](#),
 - [My Free Score Now](#).
- Pull ONE bureau credit report from [annualcreditreport.com](#).
- Schedule any required home or auto maintenance.
- Kids? Assess available funds for extra-curricular and school expenses. Try to plan for these as far in advance as possible.
- Check your net worth.
- Review your portfolio and the status of your:
 - Educational savings (if applicable)
 - Financial Independence
- Determine if you need to adjust your current spending based on your current savings.
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.

ANNUALLY

- Revisit, and revise as necessary, your goals and strategies.
- Reassess your career and determine if it is still fulfilling your needs.
- Review your income taxes in the Fall and make any changes needed to reduce your taxes.
- Review your insurance needs and policies.
- Review your emergency fund to determine if there is enough saved or if you'll need to plan next year's savings goal to reach your desired savings amount.
- Create a new savings plan for major spending for the upcoming year - birthdays, holidays, vacation, etc.
- Shop for better rates on insurance, cable, phone, etc.
- Review your health coverage and make any necessary adjustments.
- Review your 401k or other retirement contributions.
- Update your household financial information - banking, passwords, insurance information, etc.
- Declutter and make any donations for tax deductions.



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