

Take Control of Your Finances

With A 30-Day, Step-by-Step Plan

CHECKLIST



Week 1: Budgeting

- ▶ Identify and list all sources of income.
- ▶ Identify and list all of your expenses.
- ▶ Plan how to you'll spend your money and meet your financial goals.
- ▶ Automate common budgeting tasks to help eliminate boredom.
- ▶ Keep your budget updated with frequent reviews.

Week 2: Building Savings

- ▶ Identify your savings goals: short, medium, and long term goals
- ▶ Design a workable plan to change your spending patterns to meet your goals.
- ▶ Boost your savings by increasing your income.
- ▶ Start saving early.

Week 3: Paying Off Debt

- ▶ List your debts.
- ▶ Decide on a debt repayment strategy that you can stick to.
- ▶ Once you are out of debt, plan to use that money to help you achieve your financial goals.

Week 4: Increasing Income

- ▶ Sell assets you don't need or rarely use.
- ▶ Consider taking on a part-time job, even if it's just on a temporary or seasonal basis.
- ▶ Look for ways to turn your hobbies into a secondary source of income.
- ▶ Create multiple lines of passive income streams.

Follow Your New Plans and Live the Life You Dream Of

- ▶ Use 2 days to fine-tune your plans.
- ▶ Start taking action to follow your plans.
- ▶ Anticipate challenges and plan appropriate action.
- ▶ Review your plans periodically and adjust as needed to account for revised goals, new circumstances, or just to make them more workable for you.