Financial To-Do Worksheet

Review and Set Financial Goals

- [ ] Short Term
- [ ] Medium Term
- [ ] Long Term

Start an Emergency Fund

- [ ] Open a separate higher yielding savings account
- [ ] Calculate 3-6 months of living expenses (emergency fund target balance)
- [ ] Determine financial goal to reaching target balance

Save for Retirement

- [ ] Review current contributions and balances, if any
- [ ] Increase employee contributions to at least match employer matching program

Review Monthly Expenses

- [ ] Compile two months' worth of bank and credit card statements
- [ ] Categorize expenses (ex. Gym, subscriptions, dining out, utilities, etc.)
- [ ] Determine average monthly spend per category
- [ ] Identify areas to cut back or remove entirely

Set Financial Boundaries

- [ ] Learn to say no. Communicate with friends and family about limits.
- [ ] Ignore FOMO (fear of missing out). Your financial health is worth it.
- [ ] Plan social activities that fit within your budget

Create a Budget

- [ ] Prioritize Needs expenses
- [ ] Prioritize financial goals (savings, debt reduction, etc.)
- [ ] Wants

Automate Your Savings

- [ ] Set up allotment of direct deposit from employer and/or
- [ ] Set up automatic transfers

Check Your Credit Report at AnnualCreditReport.com

- [ ] TransUnion
- [ ] Equifax
- [ ] Experian
- [ ] Set calendar reminders to check annually

Pledge

I commit to making decisions that will secure and improve my financial future, ensuring long-term success and stability.

Sign _____

Date _____