

Financial Survival Check List



Keep in mind that all of these actions are not mandatory and items may not be applicable to your household. These are suggestions to help you maximize your time, integrate financially responsible living in your routine, and manage your finances.

daily

- Begin each day with intention and authority.
Use this time to pray, meditate, create daily tasks or whatever practice resonates with you.
- Check bank accounts for unfamiliar charges and ensure your balance summary is accurate.
- Say NO to unnecessary and emotional spending.
- Commit to not creating any new debt.
- Look at your Goals and OWN the day.

weekly

- Search weekly ads and circulars for sales on household items.
- Create weekly/bi-weekly budget.
- Celebrate small financial victories.

monthly

- Enter bill due dates on your calendar.
- Automate your savings.
- Identify your financial goal for the month.

What is your goal?

Financial Survival Check List

How will you achieve this goal? _____

When will you achieve this goal? _____

quarterly

- Schedule required maintenance on car/house.
- Check you credit report for accuracy.
- Assess your cashflow.

annually

- Update your records
 - Life insurance dependent? Change in Family size?
 - Reassess insurance needs to determine if you are over or under insured
 - Increase 401k/retirement deductions?
 - Close unused credit cards.
- Shop for cheaper service providers or cut non-essential expenses:
 - Insurance Internet
 - Cable Cell Phone Providers
- Review health insurance coverage.
- Declutter home and sell what you can, donate remaining for tax breaks.

Budget Worksheet

Total Income	
Necessary Expenses	Amount
Housing	
Utilities	
Gas	
Electricity	
Water	
Sewer/Trash	
Food	
Groceries	
Dining Out	
Insurance	
Life	
Disability	
Medical	
Insurance	
Prescriptions	
Co-pays	
Transportation	
Car payment	
Insurance	
Gas	
Repairs	
Parking	
Public Transportation	
Child Care	
Daycare	
School Tuition	
Miscellaneous	
Other	
Total Essential Expenses	

Committed Expenses	Amount
Personal	
Beauty/Barber	
Clothing/Jewelry	
Cosmetics	
Manicures/Other	
Entertainment	
Movies	
Socializing	
Sports/Hobbies	
Books/Magazines	
Music/Concerts	
Other	
Savings	
Emergency Fund	
General	
Holiday, Vacation, etc.	
Miscellaneous	
Gifts	
Other	
Total Committed	

Creditor	Monthly Payment
Total Debt Payments	

Total Expenses	
Monthly Income	
Difference	