Financial Reset Checklist

DATE _____

Work through one step at a time with your banking app open. Tick each box and write your next action or date on the line.

21 STEPS	NEXT ACTION OR DATE
☐ **1. Record every checking and savings balance** Write the date beside each account balance	----------
☐ **2. List every bill due in 30 days** Include due dates, not just totals	----------
☐ **3. Check automatic payments** Look at the next two paydays	----------
☐ **4. Subtract essentials from take-home pay** What is really left?	----------
☐ **5. Review three months of spending** Note the biggest surprises	----------
☐ **6. Cancel one unused subscription** Save the confirmation	----------
☐ **7. Check holiday returns and card balances** Note return deadlines	----------
☐ **8. Set a realistic weekly grocery amount** Base it on what you spend now	----------
☐ **9. Divide annual bills into monthly savings** Yearly cost divided by 12	----------
☐ **10. Start a small emergency fund** Any amount counts	----------
☐ **11. Choose a debt payoff priority** One debt to focus on first	----------
☐ **12. Review credit reports for errors** annualcreditreport.com is the official site	----------
☐ **13. Update your income estimate** Use a typical month	----------
☐ **14. Check tax withholding after life changes** New job, marriage or baby	----------
☐ **15. Review insurance renewals** Note each renewal date	----------
☐ **16. Look for avoidable bank fees** Check the last two statements	----------
☐ **17. Schedule a small affordable transfer** Right after payday	----------
☐ **18. Set two measurable money goals** An amount and a date	----------
☐ **19. Check passwords and account beneficiaries** Update old details	----------
☐ **20. Schedule a weekly money review** Pick a day and time	----------
☐ **21. Assign follow-up dates to unfinished tasks** Write them below	----------

Money goal 1 (amount and date)

Money goal 2 (amount and date)