

PERSONAL FINANCE CHECKLIST

Our Mission: To enrich the lives of our members-owners, one relationship at a time.

NOTES

Daily Tasks:

- ☐ Track your spending (use a budgeting app or a simple journal).
- ☐ Review bank and credit card transactions for unauthorized or unexpected charges.
- ☐ Avoid impulse purchases – wait 24 hours before making non-essential buys.
- ☐ Check your account balances to stay aware of available funds.

Weekly Tasks:

- ☐ Review your budget and adjust spending as needed.
- ☐ Pay off small balances on credit cards to avoid interest.
- ☐ Set aside cash for upcoming expenses or unexpected needs.
- ☐ Plan meals and grocery shopping to prevent overspending.
- ☐ Review upcoming bills and ensure automatic payments are set up correctly.

Monthly Tasks:

- ☐ Pay all bills on time to avoid late fees and maintain a strong credit score.
- ☐ Contribute to savings (emergency fund, sinking funds, or investment accounts).
- ☐ Review and analyze last month's spending – identify areas to cut back.
- ☐ Check your credit card rewards or cashback balances for potential redemptions.
- ☐ Set a financial goal for the month (e.g., save \$100, pay down a credit card, or increase retirement contributions).
- ☐ Review subscriptions and cancel any that are unused or unnecessary.
- ☐ Check in on debt payoff progress and adjust as needed.

Quarterly Tasks:

- ☐ Review your credit score and credit report for errors or fraud.
- ☐ Adjust your budget for any changes in income or expenses.
- ☐ Revisit savings and investments—consider increasing contributions.
- ☐ Assess insurance policies (auto, home, renters, life) to ensure you have adequate coverage.
- ☐ Look for better deals on services (cell phone, internet, streaming, etc.).
- ☐ Declutter and sell unused items to generate extra cash.

Annual Tasks:

- ☐ Review and update financial goals (short-term, mid-term, long-term).
- ☐ Max out retirement contributions if possible (401(k), IRA, etc.).
- ☐ Check tax withholdings and ensure you're not overpaying or underpaying.
- ☐ Plan for tax season—organize documents and consider working with a professional.
- ☐ Review estate planning documents (will, power of attorney, beneficiaries).
- ☐ Negotiate raises or seek new income opportunities.
- ☐ Review health insurance options during open enrollment.
- ☐ Set up a financial plan for the coming year (budgets, debt payments, investments).
- ☐ Meet with you financial advisor or consider finding a financial advisor

2025 FINANCIAL GOALS

- 1) _____
- 2) _____
- 3) _____
- 4) _____

EXPENSE TRACKING

CATEGORY - EXPENSE	BUDGET	ACTUAL



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