



* BUDGET / SAVINGS / PLANNING - Full Course

This Budget Checklist is for anyone who is no longer willing to ignore the condition of their finances. Financial Maturity does not come with age and personal finance is something that must be learned. However, with some direction, a new perspective, and a little willingness, relief and peace of mind can finally be achieved.

* **Budgeting/Planning - CheckList**

Use this checklist to help keep you on track with your monthly money management plan creation. For best results, combine the Budgeting and Planning checklist **and** the Budgeting and Planning Workbook together. These 2 resources will help with planning, savings, budgeting, accountability, and organization while on your journey to a solid financial foundation.

Keep them in plain sight so that you can review and adjust as needed. Review & Repeat these same steps when working towards a new specific financial goal. Remember to start with a fresh goal sheet and keep them separate.



Tips To Remember



The four steps to the budgeting portion of your financial plan is:

1. Determine your financial goal.
2. Understand your current financial situation.
3. Identify the obstacles to your financial goal
4. Plan your budget and stick to it

Budgeting Category Percentages:

- Must haves - **65%**
- Savings/Investments - **10-15 %**
- LifeStyle Money - **10-15%**
- Side Hustle Expenses - **5%**

After your budget is created you may need to work on your credit. Some people start working on their credit first and others start with creating their budget. **Both** are required for a solid financial foundation for sure. Click [here](#) for the Credit Repair Starter Kit, Grow Your Score Fast, 700 Credit Club Secrets & more.

The FREE Toolkit is the suggested place to start. It gives credit repair beginners information to help determine if DIY credit repair is for you or if a professional credit repair service will be best.

Click [here](#) if you already know that a professional credit repair service is what you prefer.



The first step to building a solid financial foundation is finding out your true budget in black and white. This will ensure you are not late on bills going forward and you now have a clear financial picture of your current money situation to go with your clear financial plan. We need to know our starting point **before** we start our financial journey. The next step is maintaining the budget. No one wants to create a budget but it's even harder sticking to it along the way. This checklist will help.

How to use this Checklist



- **Join our community** - If you have not already click here to join the FB community.

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- **Budget Checklist** - Start the budget checklist while creating your budget. Once the budget is created use this checklist to help you stick to you plans.

- **Create a budget** - and stick to it. Checklist provided because that is so easier said than actually done. Right?!?!?

_____ **1) Tell a friend.** Tell a friend that you can trust. They need to be someone you know will call you on your mess but will support you as well. Then tell another friend who you have heard discussing their finances and has been unhappy. We all do and feel better when we have someone to share our small and large wins and failures with. You might know more than that one person and this can be a group task. Support is important.

_____ **2) Clear Your Conscious.** No more guilt. Stop being so hard on yourself for making mistakes about money management when you were never taught the correct way! We've all made mistakes. I journal to help me process various emotions. It helps a great deal. When you go back and read it you can see how far you have traveled. Very rewarding.



_____ **3) Set a goal.** Goals will help you get to your destination. Budgets are not fun. I will be the first to admit. I do however like slaying my goals. Each small goal slayed gets me closer to my larger goal. Have you thought about what your goals are for this year? A budget without a goal won't stick long-term. It is not as fun to simply watch money grow. Eventually most of us end up spending it. Then we have to start all over again. So, give your money a purpose.



_____ **4) Start now.** Don't hesitate and talk yourself out of fixing your finances again. **Start now.** Calculate your monthly income and then calculate your monthly expenses. Use your bank and credit card statements plus paypal to help you. If you're not happy with the difference then you know why you need a budget and a side hustle. **BOOM!**



_____ **5) Spending Money.** After creating your budget, remembering to leave **10-15%** for lifestyle spending/expenses. **(Pay yourself first)**. Decide which personal items/services you would like to continue to pay for each month and add the amounts up, then divide the total by 4. The number you calculate is how much you have available for spending money each week.

NOTE: *The more you spend the less you save and that defeats the purpose. If the lifestyle that you enjoy requires you to spend often then consider other additional streams of income. [Let's chat](#) if you want to know of several options available to you.*



_____ **6) Side Hustle Prep.** Since we have already determined that the more you can control your cash flow the more financial security you will have, the goal is to create additional income for yourself. You may not have a side hustle **yet** but you will soon so start **now** creating the money and space you need to fund your side hustle expenses.

_____ **7) Open a bills account.** A **FREE** checking account if possible, if not set up autopay on a prepaid card. (Click [here](#) for a list of cards/accounts and other financial tools to help you along the way) This is the account that you will have set on autopay for all bills. Your bill account should **not** be linked to your main debit card. Keeping bill money separate from your spending money is key to keep you from overspending and going into bills money.

_____ **8) Check regularly.** Check on your accounts regularly to ensure it's doing what you instructed it to do. Use your progress as motivation. Be aware if adjustments are needed. Plan ahead for those events that come annually.

_____ **9) Use technology.** Mobile apps, Autobill pay, email alerts sent to you, account organization and more. There are several tools and apps that will help you monitor and calculate your money, interest, and payoff terms. Make use of the ones you find you like best. Click [HERE](#) to access our list.

_____ **10) Reward yourself.** Pat yourself on the back and **Celebrate Yourself!** Do something special for you if you stick to your financial plan. Getting something for doing a good job provides you with something to look forward to. Sometimes you have to trick yourself. Make the reward small so you don't fall off plan.



BONUS:

Prepare for failures, distractions, and family members who may not support you. No worries. Connect with a group of people who are also fighting themselves now in order to have a better future later. This is key. Just stay focused and don't give up!!!

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(This is a good place to start.)

