

Budgeting Checklist

Keep track of your expenses, set realistic goals, and prioritize your spending with this comprehensive resource. Take control of your finances and start planning for a better future.

- TRACK MONTHLY INCOME AND EXPENSES
- CATEGORIZE EXPENSES: FIXED, VARIABLE, DISCRETIONARY
- DETERMINE WANTS AND NEEDS
- CREATE SAVINGS GOALS: SHORT AND LONG TERM
- DETERMINE WANTS AND NEEDS
- IDENTITY AREAS FOR POTENTIAL SAVINGS
- CREATE A REALISTIC BUDGET
- SET FINANCIAL GOALS
- REVIEW AND ADJUST THE BUDGET WEEKLY AND MONTHLY
- ESTABLISH AN EMERGENCY FUND
- AUTOMATE BILL PAYMENTS
- REMOVE UNNECESSARY EXPENSES
- CONSIDER BUDGETING APPS FOR REAL TIME TRACKING