FREE GUIDE · FINANCIAL EDUCATION

5 steps to organize *your finances.*

A practical checklist from the family financial planning class. Start with one step.

01 Map where your money goes

- ☐ Write down take-home income, essential expenses, paydays, and bill due dates.
- ☐ Include expenses that do not arrive monthly and choose one expense to adjust.

02 Give one goal an amount and a deadline

- ☐ Complete: I will save $_____ for _____ by _____.
- ☐ Class example: $1,500 ÷ 12 months = $125 a month. Set a goal that fits your situation.

03 Build your emergency savings

- ☐ Choose a first target based on essential expenses and the stability of your income.
- ☐ Keep the money safe and accessible; decide what to set aside and how to replenish it.

04 Choose a debt repayment plan

- ☐ List each balance, interest rate (APR), and minimum payment.
- ☐ Compare avalanche (highest rate) and snowball (smallest balance); keep other minimums.

05 Review your protection and your future

- ☐ Gather policies and review beneficiaries, your will, and family documents.
- ☐ Write down one protection or retirement question and who can help you answer it.

MY FIRST STEP IN THE NEXT 30 DAYS

I will: _____

Start date: _____ Progress review date: _____

Have questions? Let's talk.

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General U.S. education; not individualized financial, tax, or legal advice.
Examples are illustrative. Adapt goals and actions to your situation; keep this sheet private.

Adapted from the class by Alejandro Fregoso and Maribel Pike · Slides 3-10, 17-18.

Recursos / Resources: consumerfinance.gov · AnnualCreditReport.com