

GOALS BASED BUDGETING

CHECKLIST

Use this checklist to develop your monthly budget.
Don't forget to budget for your needs AND your goals.
Following these tips monthly will help you master your money.

- Write down your income for the month.
- Download/print your bank account and credit card statements from last month.
- Use the Payday Priorities tracker to categorize each transaction (remember to keep it simple).
- Check your subscriptions and/or other yearly bills (refer to old bank statements).
- Enter all expenses into the PayCheck Planner Spreadsheet.
- Are you over or under on your spending goals for the month? Why? Is there an category/expense that should be increased or decreased.
- Setup/verify automations to ensure no budgeting errors.
- Ensure your goals are at the top of your budget (short and long term)
- Review budgeting checklist *at least* monthly.