THE MONEY CLARITY CHECKLIST

Essential steps to help you feel organized, prepared and in control

Download or print this checklist and work through each section at your own pace.
Start with the steps that would give you the most clarity or immediate relief.

BUDGETING

- [ ] Use separate checking accounts for bills and everyday spending.
- [ ] Calculate your average monthly take-home income and essential expenses.
- [ ] Create a line-by-line budget that reflects your current life and priorities.
- [ ] Review your budget before each payday and move money into the right accounts.

SAVINGS

- [ ] Open a separate high-yield savings account for your emergency fund.
- [ ] Choose your first emergency savings goal and begin building your cushion.
- [ ] Create sinking funds for expenses like travel, repairs, holidays and annual bills.
- [ ] Treat savings like a bill by contributing every payday, even when the amount is small.

CREDIT

- [ ] Pay every bill on time.
- [ ] Pay your statement balance in full whenever possible. Carrying a balance does not build credit.
- [ ] Keep reported balances below 30% of each credit limit. Lower is better.
- [ ] Limit new applications and review all three credit reports for accuracy.

DEBT

- [ ] List each debt, including its balance, interest rate, minimum payment and due date.
- [ ] Stop adding new charges to cards you're working to pay down.
- [ ] Choose a payoff strategy: smallest balance or highest interest rate first.
- [ ] Consider consolidation only if it reduces your total interest and fees.
- [ ] Find more payoff money by reducing expenses, increasing income or both.

YOUR NEXT MONEY MOVE

Choose one to three steps to complete first:

1. _____
2. _____
3. _____

READY FOR A PERSONALIZED MONEY PLAN?

During a $39.99 Budget Assessment, we'll review your income, expenses, debt, spending and savings, then identify your best next financial steps.

SCHEDULE MY BUDGET ASSESSMENT

Your $39.99 assessment fee will be credited toward your first coaching payment if you continue.

© 2026 Girlfriend's Budget, LLC | girlfriendsbudget.com
For educational purposes only. This checklist does not provide individualized tax, legal, investment or credit advice.