

Financial Starting Point

A getting started checklist. Work through each step at your own pace. Check the box once a step is done.

1. GATHER YOUR DOCUMENTS

- Recent bank and account statements
- Pay stubs or income records
- Recurring bills and statements
- Loan or credit statements
- Tax return from last year

2. LIST YOUR INCOME SOURCES

- Primary income (job or business)
- Secondary or side income
- Irregular or seasonal income

3. LIST YOUR FIXED EXPENSES

- Housing (rent or mortgage)
- Utilities and phone
- Insurance
- Loan or debt payments
- Subscriptions and memberships

4. LIST YOUR VARIABLE EXPENSES

- Food and groceries
- Transport and fuel
- Personal and household
- Entertainment and discretionary

5. LIST YOUR DEBTS

- Credit cards
- Personal or student loans
- Auto or other loans

6. SET A FIRST GOAL

Write one clear, simple goal to start with.
