

Checklist of Actions Taken

- Applied for an impact loan through my employer
- Took advantage of the free financial coaching session
- Current in paying back my impact loan, which is helping the next loan recipient

- Determined WHY I want to change my financial situation
- Honestly and without judgement, figured out where I am starting my financial journey
- Tracked all of my Income and Deposits for a month
- Tracked my Expenses (bills, online, cash purchases, sports bet, charitable donation, etc)
- Determined what I value
- Wrote out my goals
- Wrote out the steps of what I need to do to get to my goal
- Wrote out the directions (my budget)
- My budget includes annual items such as insurance, Christmas, back to school costs, etc.
- Tweaked my budget each paycheck when needed
- Aligned my actions with my goals
- Gave myself grace when my actions did not align with my goals
- Constantly thinking of new ways to save money / decrease expenses
- Constantly thinking of new ways to increase my income
- Had a conversation about money - I am getting more comfortable talking about money
- Figured out my money personality
- Started investigating my Relationship with money - what are my triggers
- Figured out ways to fulfill my need / trigger in a less expensive way
- Determined whether I have a Scarcity or abundance Mindset
- Starting to capture negative emotions
- Looked into technology tools that could help me reach my goals
- Earmarked \$ from a bonus, gift or surprise funds toward my goals instead of extra spending
- Created a Rainy-Day fund of \$_____
- Determined which debt repayment plan to use: Snowball, Avalanche, Non profit Debt Management Plan
- Listed all of my debts, minimum payments and interest rates
- Paid off one debt
- Appreciated all the money coming in and going out - Gratitude, Thankfulness (things can always be worse)
- The key to wealth is not possessions - it's less wants - today I reduced a want
- Include your children in the budgeting process
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- Started saving for my fully funded Emergency Fund
- Started saving in my 401(k) (or other work retirement plan) up to the match
- Started saving in a Roth IRA
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