

New Year Checklist

Set a time:

- ☐ What day of the month will I complete my written spending plan each month before the month begins?
- ☐ What day and time will I have my weekly 15-minute meeting to review my budget, schedule, meal plan, etc.?
- ☐ When will I call my insurance broker to schedule a time to meet and review all of my policies making sure I have the proper coverage at the best price?



Review:

- ☐ Review my health, dental and vision insurance policies. Do I understand how to use it?
- ☐ Review my goals and priorities. If they have changed, how will I adjust my spending plan to meet my goals?

Update:

- ☐ Update my debt schedule with current balances, minimum payment and date due. When will I complete this?
- ☐ Update my debt payoff date. When will I complete this?

Make a list:

- ☐ List and celebrate my wins in this past year. What are those?
- ☐ List those unusual expenses that will become due in this new year. What are they?

Review and adjust as necessary:

- ☐ Review my bank accounts to be sure. Is each one necessary? Am I using them effectively?
- ☐ Review the balance in my emergency fund. Is it enough?
- ☐ Research ways to save more. How can I implement these and save?
- ☐ Review my sinking funds. Am I setting aside the correct amount each month so that each one will be fully funded when needed?
- ☐ Review my prior year spending. How can I spend more intentionally in this new year?
- ☐ Review my giving. Do I want to give more or less or keep it the same?
- ☐ Review my retirement contributions. Do I need to change how much I contribute?
- ☐ Review the amount of fun money I spend each month. Do I want to spend more or less or keep it the same?
- ☐ Review my discretionary spending. Do I want to spend more or less or keep it the same?



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