

# Financial Independence Checklist

Use this simple guide to take control of your finances, build wealth, and move confidently toward your financial goals.

Check off each step as you go!



## Create a Budget

Use a 3-part system:  
Needs; Wants, and Savings.



## Set Clear Financial Goals

Write down one short-term goal (under 12 months) and one long-term goal.



## Spend with Intention

Make sure your purchases align with your values.



## Break Goals into Mini Milestones

Track your progress monthly or quarterly.



## Automate Your Savings

Set up recurring transfers to a savings, retirement, or emergency account.



## Build an Emergency Fund

Aim for 3-6 months of living expenses in a separate account.



## Use Round-Up Tools

Save spare change automatically with round-up apps or debit card setting.



## Keep Learning

Read a personal finance book  
listen to a money podcast:



## Set Clear Financial Goals

Write down one short-term goal (under 12 months) or one long-term goal.

