



HEALTHY MONEY HABITS

Simple Steps on
the Journey to
Financial
Wellness

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With so much financial information available through social media and the internet, it can be overwhelming and confusing to know what steps to take first.

These checklists include Money & Mindset habits you can start adopting to begin your journey to financial wellness.

Remember, keep it simple, prioritize and take one step at a time and before you know it you'll be on your way to greater financial health in your life and your business!

How to use this Checklist: Review the attached Personal, Business and Mindset Checklists. Check off or highlight the items that you have already achieved or put into practice. Prioritize the remaining list of items in the order you would like to complete them. Then, add a complete by date to keep you on track. Review this list monthly and quarterly to track your progress.

Please note: These are general guidelines. Always consult a qualified financial professional regarding your individual financial situation.

PERSONAL MONEY HABITS

- ❑ **Set money goals**– whether it’s increasing your income, saving for a vacation , paying off debt, creating a college or retirement fund or creating a spending plan – having goals gives you a clear direction
- ❑ **Prioritize** – Once you have all your goals and action steps – prioritize what you’ll do first
- ❑ **Start saving** – no matter how small the amount, begin to save focusing on the goals you have set
 - Set up Automatic withdrawal or transfers with your bank
- ❑ **Invest in pre-tax retirement plans** –check with your employer or local back for any retirement plans that you can enroll in.
- ❑ **Become aware of your expenses and create a spending plan** – start simply by tracking what you spend
- ❑ **Open your bills** as soon as you get them
- ❑ **Pay Your bills on time** – use a calendar or track in your phone or device
- ❑ **Set-up Banking Alerts** to notify you of low balances and to prevent overdrafts
- ❑ **Start to Pay Down Debt**– start by making a list of debtors and creditors –how much is owned and the interest rate
- ❑ **Check Your Credit Score** once a year
- ❑ **Get support** –hire an accountant or financial planner

BUSINESS MONEY HABITS

- Set goals for your business**– including increasing income, improving processes and systems hiring people, learning about financial resources and information
- Separate your Accounts** between personal and business for banking and credit cards
- Understand your cash flow needs**


- Track your Income and Expenses and create a budget**
- Pay your bills on time**

- File your taxes** and make estimated payments by the due dates

- Pay Down Debt** - start by making a list of debtors and creditors –how much is owned and the interest rate
- Review your financial information** on a regular basis
- Get Support** – hire a bookkeeper or accountant

MINDSET HABITS

- Realize** it's never too late to start
- Forgive** your past mistakes
- Don't Compare** Yourself to Others
- Become aware** of and begin to shift your money blocks, blind spots and your money story
- Process Your Emotions**
- Create a Vision Board**



What would be possible in Your Life and Business if Your Money Issues were Handled?

If you're ready to overcome **Financial Overwhelm**, break free from **Limiting Beliefs** AND take **Consistent Action** – **Let's Connect!!**

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