



BARRY  
**BOOKKEEPING**  
SERVICES

## Monthly Personal Finance Checklist

Use this monthly checklist to stay organized, reduce financial stress, and maintain control over your personal finances. Consistent monthly check-ins help you stay on budget and plan ahead with confidence.

### ***Income Review***

- Confirm all income sources were received
- Review pay stubs or income deposits
- Record any additional income
- Confirm income totals match expectations

### ***Bills & Expenses***

- Review all monthly bills
- Confirm bills were paid on time
- Identify upcoming or irregular expenses
- Check for unexpected charges

### ***Bank & Credit Card Review***

- Review bank account activity
- Review credit card statements
- Flag unusual or incorrect transactions
- Confirm balances are accurate

## ***Budget Check-In***

- Review monthly budget categories
- Compare actual spending to budget
- Adjust categories if needed
- Identify areas to reduce spending

## ***Savings & Debt***

- Confirm savings contributions
- Review emergency fund balance
- Track debt balances
- Confirm minimum payments were made

## ***Subscriptions & Memberships***

- Review active subscriptions
- Cancel unused or unnecessary subscriptions
- Confirm renewal dates
- Evaluate annual vs monthly plans

## ***Financial Organization***

- File receipts and statements
- Organize digital financial documents
- Update net worth tracker (if applicable)
- Note financial goals for next month

Need help organizing your personal finances? Barry Bookkeeping Services offers personal money management and ongoing financial organization support.