



## **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.