My Money Checklist

by Mackey Advisors

The 14 Areas of Your Money Life

1. Money Habits of Mind
2. Goals and Strategies
3. Current Cash Flow
4. Future Cash Flow
5. Planning for Big Ticket Items
6. Current Net Worth
7. Liquidity
8. Risk Management
9. Financial Independence
10. Estate Planning
11. Income Tax Planning
12. College Funding
13. Investment Planning & Management
14. Aligning Work with Your Essence & Passion

My Daily Checklist

- ☐ Be present in the now (Area #1)
- ☐ Express gratitude for what is
- ☐ Release and attract
- ☐ Affirm your goal

My Weekly Checklist

- ☐ Hold a money meeting, with your partner if you have one, by yourself if you do not
  - Money Meeting Agenda
    - What came in this week? (Area #3)
    - How much is in the bank?
    - What are our credit card obligations?
    - Did we transfer our planned savings amount this week?
    - How much is our intentional savings for big ticket items? (Area #5)
    - What is coming up in terms of cash requirements?
    - What changes do we need to make if any?
    - What agreements do we need between us?
    - What are we grateful for?
- ☐ Write this information down and put it in a binder for your reference each week

My Monthly Checklist

- ☐ Reconcile your check register to your bank statements. Spend a few minutes noticing where your money came from and where it went. (Area #3)
- ☐ Check-in with yourself. If you feel off track, journal to find old money habits of mind that may be blocking you. (Area #1)

My Quarterly Checklist

- ☐ Review your portfolio and the status of your:
  - Educational savings (Area #12)
  - Financial Independence (Area #4)
- ☐ Compare your savings to your plan for
  - Educational savings (Area #12)
  - Financial Independence (Area #9)
- ☐ Determine if you need to adjust your current spending based on savings compared to plan (Areas #3 & #4)

My Annual Checklist

- ☐ Review your emergency fund to determine if there is still three months of spending (Area #7)
- ☐ Prepare a statement of financial condition, or personal financial statement (Area #6)
- ☐ Revisit, and revise as necessary, your goals and strategies (Area #2)
- ☐ Review your income taxes in the Fall and make any changes needed to reduce your taxes (Area #11)
- ☐ Review your credit report (Area #6)

My Biannual Checklist

- ☐ Review your insurance needs and policies (Area #8)
- ☐ Reassess who you are with your work, and if it is still fulfilling your needs (Area #14)