CHECKLIST · FINANCIAL MANAGEMENT

FREE PREVIEW

Breaking the Paycheck-to-Paycheck Cycle



Breaking the paycheck-to-paycheck cycle creates financial stability and allows you to build savings. Use this checklist to take control of your finances.

11 steps · Print-ready A4

NAME	START	TARGET DATE

1 Track All Income and Expenses

Record every source of income and all monthly expenses to understand your financial flow.

TIP *Use budgeting software like Mint or YNAB to automate and categorize your tracking.*

2 Create a Realistic Budget

Allocate money to essential expenses, savings, and discretionary spending.

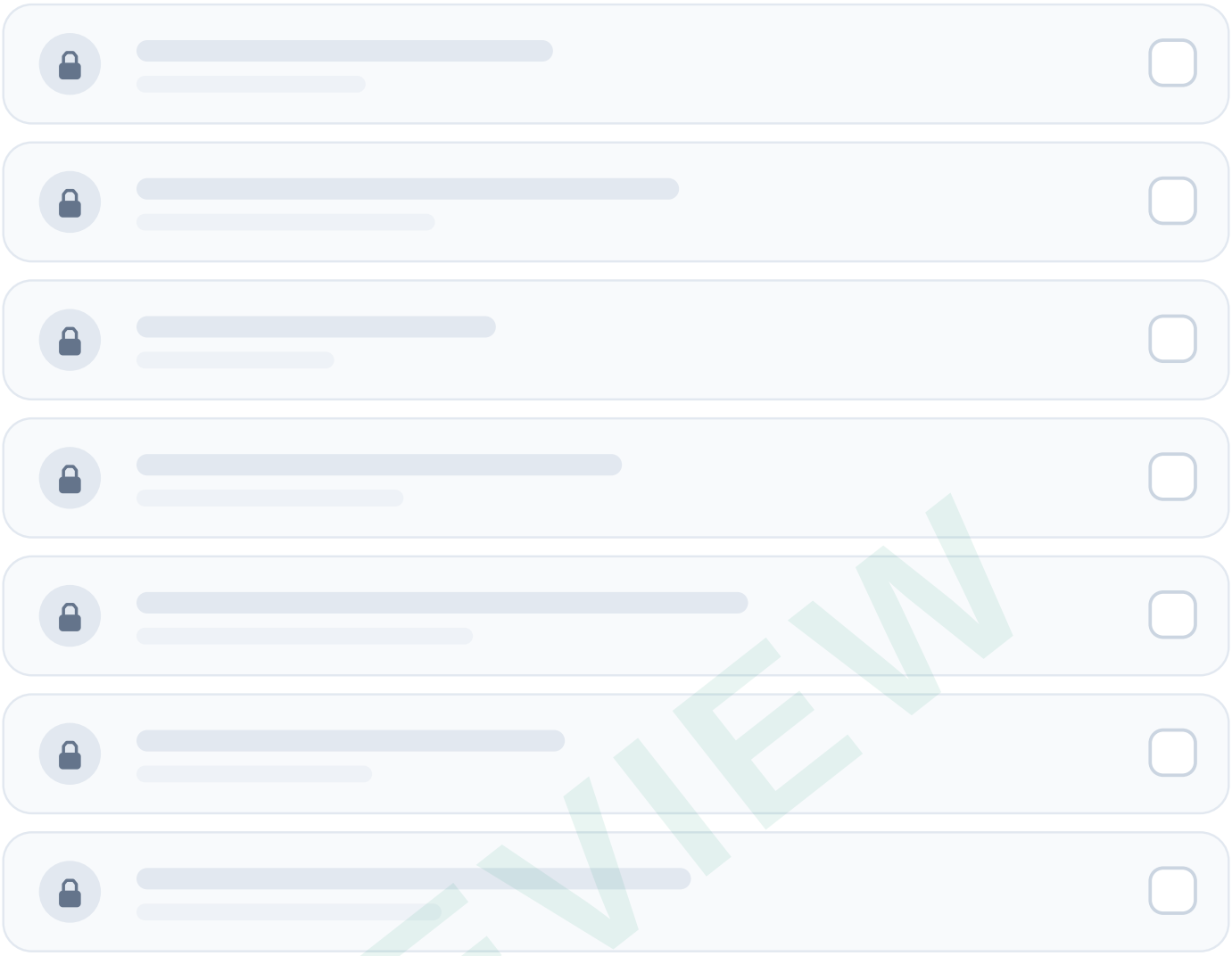
EXAMPLE *Follow the 50/30/20 rule: 50% needs, 30% wants, 20% savings.*

3 Cut Non-Essential Spending

Identify areas where you can reduce costs, such as dining out or subscription services.

TIP *Cancel unused memberships or negotiate lower rates on recurring bills.*

PREVIEW



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