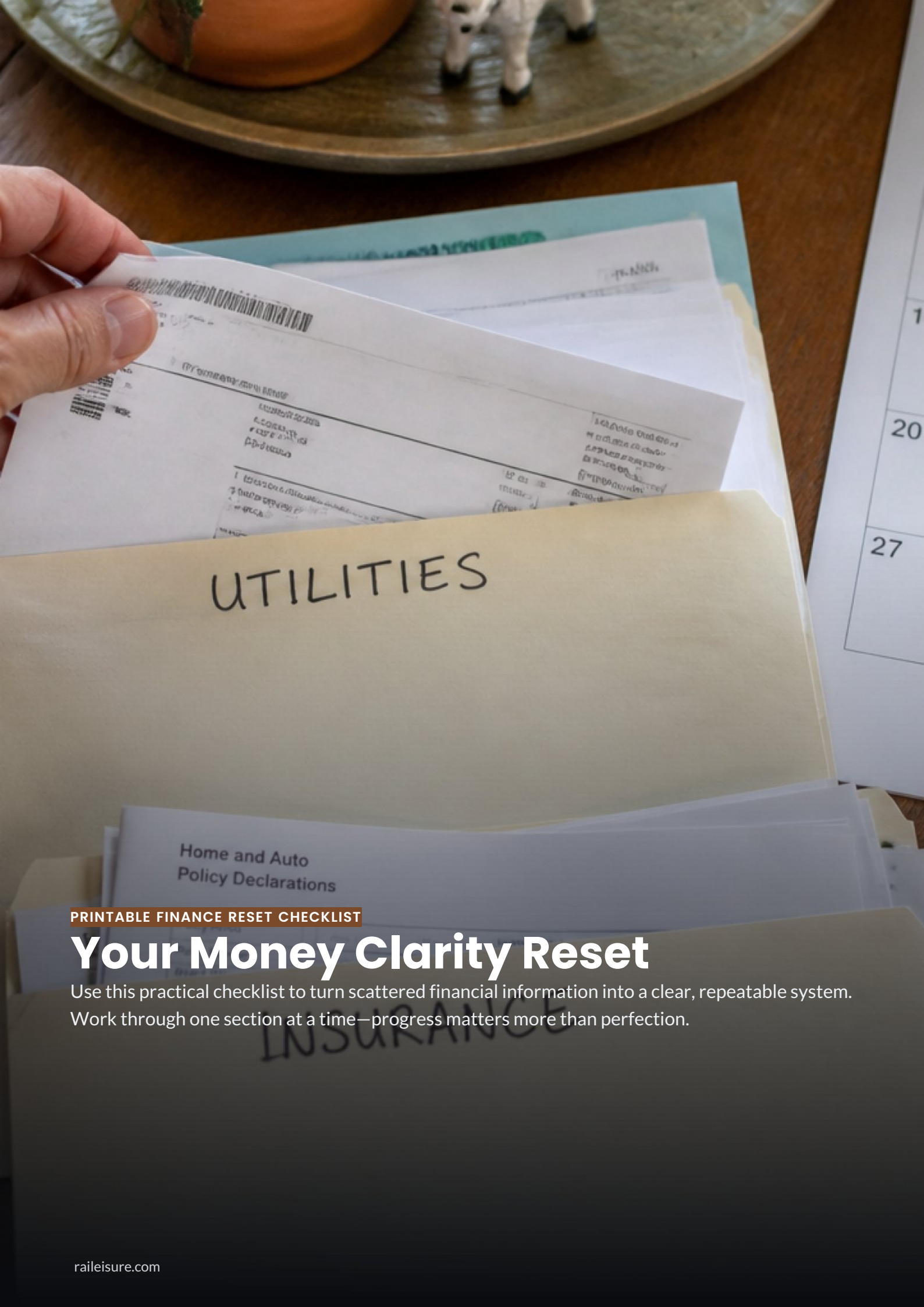




PRINTABLE FINANCE RESET CHECKLIST

Your Money Clarity Reset

Use this practical checklist to turn scattered financial information into a clear, repeatable system. Work through one section at a time—progress matters more than perfection.

Au sommaire

1. Build your money snapshot
2. Turn the snapshot into a workable plan
3. Use one simple record for recurring items
4. Create a system you can maintain
5. Keep these principles visible

! Handle urgent risks first

Move unfamiliar transactions, overdue essential bills, utility shutoff notices, eviction notices, collection letters, or unaffordable required debt payments to the top of your list. Save documents and confirmation numbers, then contact the relevant organization through an official channel.

4 BUDGETING METHODS AT A GLANCE

Choose the approach that fits your goals, income, and lifestyle.



WHY IT MATTERS

A budget gives every dollar a job—helping you cover needs, reach goals, and build financial stability. The right method makes it sustainable.

1 FOUR-GROUP PLAN	2 BILL CALENDAR	3 SPENDING CAPS	4 ZERO-BASED BUDGET
 Sort spending into four simple groups to build a basic, easy-to-follow budget.	 Plan bill due dates to avoid late fees and keep cash flow on track.	 Set limits for flexible spending categories to stay within your plan.	 Assign every dollar of income to a purpose so your plan balances to zero.
 USE Beginner visibility	 USE Due-date control	 USE Flexible-cost control	 USE Detailed income planning
 LIMITATION Less category detail	 LIMITATION Does not track all spending	 LIMITATION Cannot fix an income shortfall	 LIMITATION Needs regular adjustment when income changes
 HOW TO CHOOSE 1 New to budgeting? Start with the Four-group plan for a simple overview. 2 Struggling with late bills? Use a Bill calendar to stay organized. 3 Need more control over flexible spending? Set Spending caps. 4 Want total clarity and control? Try Zero-based budgeting.			 EXPERT TIP You can combine methods! For example: use a Bill calendar for due dates, Spending caps for flexible costs, and a Zero-based budget for overall planning.

INFOGRAPHIE Infographic comparing four budgeting methods for personal finance organization

1. Build your money snapshot

Gather recent bank and card statements

Use statements rather than memory.

Collect bills, loan records, pay information, insurance notices, and investment account statements

Keep the information in one protected place.

List every bank account, credit card, loan, payment service, subscription, insurance policy, and investment account

Record each item's purpose and current status.

Record balances, interest rates when relevant, minimum payments, due dates, fees, and payment status

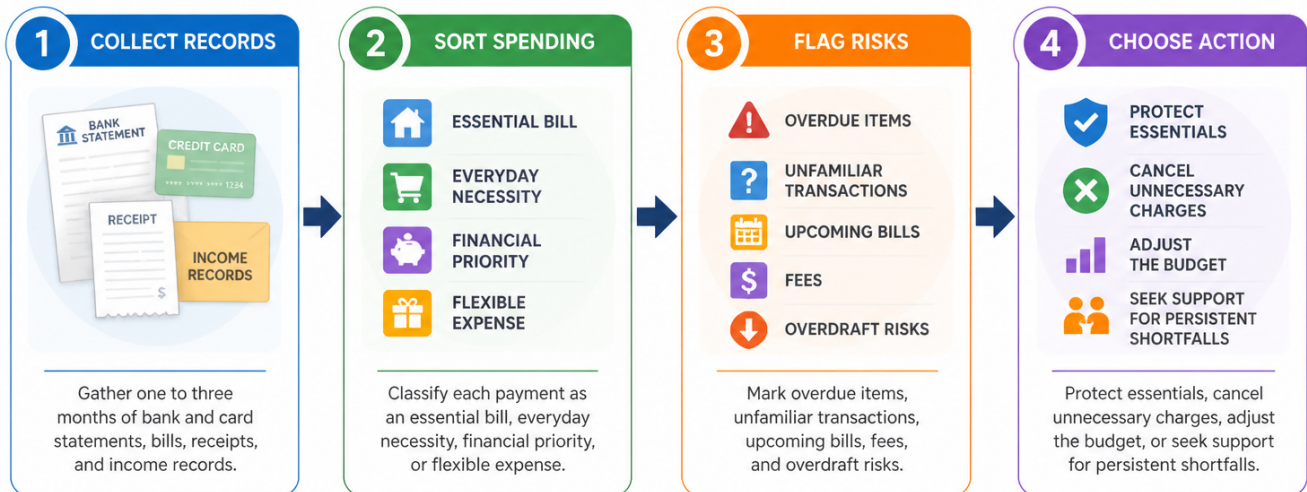
Mark anything unknown or overdue for follow-up.

Flag unfamiliar transactions, duplicate services, unused accounts, and charges you do not recognize

Treat each flag as a task to investigate, not as a personal failure.

MONTHLY SPENDING REVIEW

A simple 4-step process to understand your spending, manage risks, and make confident financial decisions.



MAKE IT A MONTHLY HABIT

Set a regular time each month to review your spending. Small, consistent reviews lead to better control, fewer surprises, and stronger financial health.

BENEFITS OF A MONTHLY SPENDING REVIEW



Stay in control



Reduce financial risks



Reach your goals



Save more



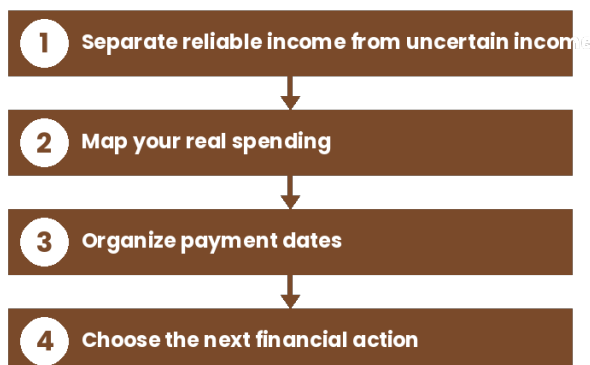
Build financial confidence



REMEMBER: Review. Reflect. Adjust. Repeat. | Small steps today. Stronger finances tomorrow.

FLOWCHART Review spending, identify urgent gaps, and decide what needs attention first.

2. Turn the snapshot into a workable plan



1 Separate reliable income from uncertain income

List wages, benefits, freelance earnings, support payments, and other recurring income separately. Build essential commitments around income you can reasonably depend on.

2 Map your real spending

Include essential costs, irregular expenses, debt minimums, savings priorities, and a modest amount of flexible spending. Base the plan on actual recent spending.

3 Organize payment dates

Create a single calendar or list showing each provider, expected amount, payment method, renewal date, and due date.

4 Choose the next financial action

Start with the item that reduces immediate risk or uncertainty, such as investigating an unknown transaction, addressing an overdue essential bill, or confirming a payment arrangement.

3. Use one simple record for recurring items

Item	Record	Check
Debt	Balance, interest rate, minimum payment, due date	Can the required payment be made on time?
Recurring bill	Provider, expected amount, payment method, renewal date	Is the service still needed?
Account	Purpose, current balance, access security	Are the transactions familiar and authorized?
Investment or retirement account	Account type, balance, fees where shown	Is the information current and securely stored?

4. Create a system you can maintain



Create a secure home for financial documents

Use clear digital folders or physical files for bills, debt, insurance, tax, and income documents.



Use searchable file names

For example, identify the year, provider, document type, and month.



Save payment confirmations and written agreements

Keep evidence of changed dates or payment plans.



Protect your information

Do not store passwords, full login details, or unsecured account numbers in a tracker.



Enable multifactor authentication where available

Keep physical files locked away and digital documents protected.



Schedule a weekly money check-in

Look for upcoming bills, unfamiliar activity, and items needing follow-up.



Complete a monthly reset

Update balances, review spending, and adjust the plan using what actually happened.

Keep these principles visible

Start with facts, not assumptions.

Organization creates clarity; it cannot by itself solve insufficient income or unaffordable housing.

Conservative planning is important when income is irregular; uncertain income should not be required for essential bills.

Build your plan from real spending rather than an idealized version of your life.

A small routine you repeat is more useful than an elaborate system you abandon.

For suspected fraud, overdue essential bills, legal or housing notices, or unaffordable debt payments, contact the relevant organization or a qualified nonprofit adviser promptly through an official channel.