
Financial Checklist

1. Create and keep a budget. Keep track of expenditures. Redo the budget periodically.
2. Lower debt. Put as much money as possible toward eliminating debt. Negotiate old debt.
3. Pay all bills on time! Avoid late fees.
4. Track your credit by checking it consistently, either through your bank or through Credit Karma. Get your free credit report annually and review it.
5. Check your bank statement and credit card statements consistently, at least monthly, and ideally more often. Set up alerts for your credit card and checking accounts.
6. Set some money aside in savings. Try not to touch it except for emergencies.
7. Don't avoid! Take care of your business. This means pay your taxes, pay your bills (on time!), communicate with your parole officer and others with any money problems, fulfill parole requirements. Do the next right thing.
8. Delay gratification. Wait to make major purchases. Save and then spend! This applies especially to big ticket items such as a car or a computer or a television.
9. When you do buy, research ahead of time. Make sure the product or service is a good value. Research good deals on phone services, on cars, on insurance, on appliances, on hiring a plumber or a moving company. Use online resources to make sure the item or service is reputable and a quality product/service.
10. When you make mistakes, accept it, and go on. Regroup. We all make mistakes!
11. Find ways to reward yourself that aren't illegal or expensive.
12. Pray for God to bless your finances. Choose to give to God's work (tithe).

(This isn't a complete list, but if you follow these suggestions, you'll be on the road to restoring your finances.)