

✓ **1. Set Clear Financial Goals**

- ☐ Define 1 short-term goal (0-12 months)
- ☐ Define 1 medium-term goal (1-5 years)
- ☐ Define 1 long-term goal (5+ years)

✓ **2. Create a Budget You Can Stick To**

- ☐ Track all income and expenses for one month
- ☐ Set monthly spending limits by category
- ☐ Adjust spending to ensure a positive cash flow

✓ **3. Build an Emergency Fund**

- ☐ Save at least \$1,000 for starter emergency fund
- ☐ Set a target of 3–6 months' worth of living expenses

✓ **4. Eliminate Debt Strategically**

- ☐ List all debts (amount, interest rate, minimum payment)
- ☐ Choose a payoff method: ☐ Debt Snowball ☐ Debt Avalanche
- ☐ Make extra payments whenever possible

✓ **5. Boost Your Credit Health**

- ☐ Check your credit report for free (Canada: Equifax, TransUnion)
- ☐ Dispute any errors you find
- ☐ Keep credit usage under 30% of available limit

✓ **6. Start Investing for Your Future**

- ☐ Open a retirement account (e.g., RRSP, TFSA)
- ☐ Contribute a set percentage of each paycheck
- ☐ Educate yourself on basic investment options

✓ **7. Protect Your Wealth**

- ☐ Review your insurance (life, health, disability)
- ☐ Create or update your will and power of attorney

✓ **8. Commit to Lifelong Learning**

- ☐ Read 1 book or take 1 course on personal finance this year
- ☐ Join a financial community or enroll in a coaching program for accountability and support

🔑 **Reminder:** Progress is better than perfection. Small, consistent steps will transform your financial future!