

# START YOUR FINANCIAL TRANSFORMATION

11 Steps to transform your financial trajectory.



MARK WHEN DONE	STEPS...
	Get at least your last 3 months (last 12 months best) bank statements and catalogue your expenses in Fixed (what you have to absolutely need to live) and Variable (what you can do without in hard times).
	In both Fixed and Variable think long and hard (or maybe short and sweet) on what you don't need to spend money on. For instance, subscriptions that you don't use and/or less eating out. Record these monthly amounts down. This is the find the money campaign.
	List your debts smallest to greatest. Write down the monthly payments and if it applies the length of the debt.
	List 3 "luxury" activities you'd like to do every year. For example, visiting relatives, taking a cruise once a year, having a nice dinner with spouse once every 2 months.
	Find out how much each luxury activity will cost and write it down.
	Put at least \$1,000 away in a readily available savings account.
	Do you have a will? Or a Trust?
	Is your retirement plan bene's correct?
	Are all your accounts in a readily accessible place for others to see in case something happens to you?
	What kind of life insurance coverage do you have and how much do you have?
	Contact each creditorm if applicable, and find out the statement balance date of each account.