

Steps	Frequency	Task
Step 1: Commit to your Mission	Daily	Read your mission statement or affirmation.
Step 2: Set Financial Goals	Daily	Check your financial goals
Step 3: Track your Expenses	Daily	Register all expenses and income
Step 4: List your Debts	Monthly	Update the amount of your outstanding debts
Step 5: List your Assets	Monthly	Update the amount of your assets
Step 6: Calculate your Net Worth	Monthly	Calculate your net worth
Step 7: Set a Net Worth Goal	Monthly	Track your progress towards your net worth goal
Step 8: Categorize your Expenses	Trimesterly	Check your expense categories are still up to date
Step 9: Identify your Fixed Expenses	Monthly	Track the total amount of fixed expenses for the past month
Step 10: Identify your Variable Expenses	Monthly	Track the total amount of variable expenses for the past month
Step 11: Identify your Discretionary Expenses	Monthly	Track the total amount of discretionary expenses for the past month
Step 12: Identify your Savings Expenses	Monthly	Track the total amount of savings expenses for the past month
Step 13: Calculate your Cash Flow	Monthly	Calculate last month's cash flow
Step 14: Limit one Expense	Daily Monthly	Review how much you saved Decide on which expense to limit and by how much
Step 15: Automate your Payments	Weekly	Check all payments that are automated were charged correctly. Cancel any you no longer need or want
Step 16: Start an Emergency Fund	Monthly	Transfer any extra money or money you saved in your emergency fund. Identify how to speed up building up this fund.
Step 17: Start a Budget	Monthly	Review, evaluate and set a new budget at the start of each month.

Step 18: Start a Weekly Finance Review	Weekly	Review and update last week's expenses, budget and bills. Review whether you are on track to reach this month's goals.
Step 19: Budget with the 50/20/30 Rule	Monthly	Set your budget according to your long-term goals of how much money you want to allocate to each expense category.
Step 20: Learn about Compound Interest	Monthly	Check whether any interest rates on loans or savings accounts have changed and calculate how this affects any long-term plans you have for this account.
Step 21: Stop Accumulating Debt	Daily	Only ever pay for things with money unless you are purchasing an asset
Step 22: The Impact of Extra Debt Payments	Monthly	Track extra debt payments and the differences this has made.
Step 23: Start Paying off a Debt	Monthly	Make an extra payment towards your debt.
Step 24: Become Debt Free	Monthly	Review your debt paying off plan for next month and determine how much extra to pay. Update dates you'll pay off each debt.
Step 25: Start a Monthly Finance Review	Monthly	Close your monthly accounts / budget, set new goals, track how you are doing on your way to achieving your goals.
Step 26: Open a New Savings Account	Yearly	Compare savings accounts options and check your current account still gives you the best option available.
Step 27: Build a 3 Months Living Fund	Monthly	Track how much you have in your living fund, check your goal is still accurate, update accordingly. Find new ways to speed up reaching this goal.
Step 28: Keep 50% of any Extra Money	Monthly	Transfer 50% of any bonuses, windfalls, holiday money or other money you have received into a savings or investing account, or use it to pay off debt.
Step 29: Start a Coins Jar	Daily	Empty your pockets, purse or wallet and put coins in your coins jar
Step 30: Invest 50% of your Pay Rise	Yearly	With each pay rise, automatically take 50% of the difference to invest.
Step 31: Understand You Will Never Have Enough Money	Yearly	Review how your expense patterns change and identify your excuses for not saving more
Step 32: Multiple Income Streams	Monthly	Update your monthly income for all 7 income streams
Step 33: Income Stream 1: Earned Income	Trimesterly	Evaluate your earned income goals and update any plans of action
Step 34: Income Stream 2: Profit Income	Trimesterly	Evaluate your profit income goals and update any plans of action
Step 35: Income Stream 3: Interest Income	Trimesterly	Evaluate your interest income goals and update any plans of action

Step 36: Income Stream 4: Capital Gains	Trimesterly	Evaluate your capital gains income goals and update any plans of action
Step 37: Income Stream 5: Dividend Income	Trimesterly	Evaluate your dividend income goals and update any plans of action
Step 38: Income Stream 6: Royalties	Trimesterly	Evaluate your royalties income goals and update any plans of action
Step 39: Income Stream 7: Rental Income	Trimesterly	Evaluate your rental income goals and update any plans of action
Step 40: Plan your Income	Yearly	Review your long term plans for your income and update the income plan chart
Step 41: An Introduction to Pensions	Yearly	Gather your updated pension statements and review changes
Step 42: State Pensions	Yearly	Check and update your current state pension details and entitlement
Step 43: Workplace Pensions	Yearly	Check and update your current workplace pension details and entitlement
Step 44: Personal Pensions	Yearly	Check and update your current personal pension details and entitlement
Step 45: Calculate your Desired Pension	Yearly	Update your desired pension and track your progress
Step 46: On Inflation and Interest Rates	Yearly	Check last year's inflation rates, projected inflation rates for the coming years and check how interest rates are developing. Adjust plans accordingly for savings and debt payments.
Step 47: Understanding Shares	Bi-Yearly	Check how your shares have done in the past 6 months
Step 48: Understanding Bonds	Bi-Yearly	Check how your bonds have done in the past 6 months
Step 49: The Difference between Shares and Bonds	Bi-Yearly	Determine your desired shares / bonds allocation within your portfolio
Step 50: Investing through Handpicking Stocks	Yearly	Review whether you want to start, stop or change your handpicking stocks strategy
Step 51: Investing through Mutual Funds	Yearly	Review whether you want to start, stop or change your mutual funds investment strategy
Step 52: Investing through Index Funds	Yearly	Review whether you want to start, stop or change your index funds investment strategy
Step 53: To Invest or Not to Invest?	Yearly	Review your general investment strategy and determine whether to allocate more or less money to this.
Step 54: Bull & Bear Markets	Trimesterly	Review the development of the market and determine whether to increase investments when markets are low.

Step 55: Discuss Finances with your Partner	Monthly	Go through the monthly expenses, income, budget, savings, pensions, debt and investment portfolios and discuss goals for next month.
Step 56: Estate Planning	Yearly	Review your estate planning documents and update them where needed.
Step 57: Life Insurance	Yearly	Check details of your life insurance are still up to date and relevant and compare your insurance to other available options
Step 58: Health Insurance	Yearly	Check details of your health insurance are still up to date and relevant and compare your insurance to other available options
Step 59: Home & Renter's Insurance	Yearly	Check details of your home or renter's insurance are still up to date and relevant and compare your insurance to other available options
Step 60: Car Insurance	Yearly	Check details of your car insurance are still up to date and relevant and compare your insurance to other available options
Step 61: Disability Insurance	Yearly	Check details of your disability insurance are still up to date and relevant and compare your insurance to other available options
Step 62: Warranties and Service Contracts	Yearly	Go through your service contracts and warranties and throw out or cancel any you no longer need.
Step 63: An Introduction to Taxes	Yearly	Update tax rates and contributions over the past year.
Step 64: Tax Planning	Yearly	Review changes in tax laws and how these might affect your tax filing as well as your investment, income and estate planning.
Step 65: Give to Charity	Yearly	Review the charities you are giving to and the amount and update where needed.
Step 66: Organize your paperwork	Weekly Monthly Yearly	Read and process paperwork File papers away in your filing system Throw out any outdated papers you no longer need and check your categories are still organized logically
Step 67: Digitize your Documents	Weekly Yearly	Scan any new documents that you want to keep and file them immediately check your categories are still organized logically
Step 68: Set Aside Money for your Children	Monthly Yearly	Transfer money to your (grand)children's account Review monthly contributions and decide on new amount for next year
Step 69: Teach Your Children about Finances	Weekly	Spend some time with your child(ren) to teach finances
Step 70: Pay off Your Mortgage	Monthly Yearly	Make an extra payment towards your mortgage Determine whether you should increase or decrease your (extra) mortgage contributions
Step 71: Investing Through Crowdfunding	Monthly Yearly	Update crowdfunding contributions and pay back Determine increases or decreases in crowdfunding projects for the coming year

Step 72: Rebalance Your Portfolio	Bi-Yearly	Check the percentage of your various assets within your portfolio, how much this deviates from your set portfolio and rebalance by selling off or changing your investment strategy
Step 73: Lifestyle Investing Option	Yearly	Review your retirement goals and whether it is time to start shifting your portfolio percentages when you start nearing retirement
Step 74: Get One Month Ahead	Monthly	Review how close you are to get one month ahead and adjust your budget or find ways to speed up the process.
Step 75: Budget and Spend on You	Monthly	Check how much you have available to spend on yourself, check how much to set aside next month and spend the money!
Step 76: Translate Expenses into Time-Costs	Daily Yearly	Calculate the time-cost of each expense Recalculate your hourly wage
Step 77: Make a Year Budget	Monthly Yearly	Check how much you are on track to stick to your yearly budget and adjust accordingly Total your expenses per category for the past year and update your budget for the next year
Step 78: Set Your Financial Independence Goal	Yearly	Readjust your financial independence goal and check whether you are on track to achieve your goal
Step 79: The 4% Rule	Yearly	Recalculate your yearly expenses and update your target portfolio amount so that you can withdraw 4% to cover these yearly expenses
Step 80: Check Your Savings Rate	Monthly	Calculate last month's savings rate and adjust your goal for next month
Step 81: Consider Hiring a Professional	Yearly	Evaluate your financial situation and your need for a professional financial planner
Step 82: Pay Yourself First	Monthly	Assign money to work for you everytime you get paid and before you allocate your money to anything else
Step 83: Invest in your Individual Capital	Monthly	Set targets on how to develop your individual capital
Step 84: Find a Mentor	Yearly	Evaluate your situation and your need for a mentor
Step 85: Plan your Money Allocation Strategy	Trimesterly	Review your money making allocation strategy for the past trimester between savings, investments, debt payments, pensions and personal capital and determine your strategy for the next trimester
Step 86: The 8 Stages of Financial Independence	Yearly	Check on which of the 8 stages you currently are, how close you are to your target and how to get to your goal
Step 87: Play the What if... Game	Trimesterly	Review your what if questions, update answers depending on changed circumstances and come up with new questions
Step 88: Annuities	Yearly	Review any annuities you have and how annuities fit into your retirement plan
Step 89: Investing in Real Estate	Yearly	Update real estate value, income generated and long term plans regarding real estate

Step 90: Investing in Gold and Commodities	Yearly	Update the value of your gold and commodities in your portfolio as well as your investment strategy for these assets for the coming year.
Step 91: Check your Balances Daily	Daily	Log into your accounts (on a safe device and connection!) daily
Step 92: Track your Progress	Weekly	Update your progress, targets and plans weekly to see how you are doing in terms of your various goals
Step 93: Celebrate your Victories	Daily	Find ways to celebrate small victories and achievements daily
Step 94: Beware Your Credit Score	Bi-Yearly	Update your credit score and find ways to improve your score
Step 95: Visualize your Dreams	Daily	Check your vision board daily and visualize achieving your goals
Step 96: Dollar Cost Averaging	Yearly	Evaluate how you have benefited from dollar cost averaging this year or not and remind yourself of the benefits of this strategy
Step 97: Sequence of Return	Yearly	Update your plan and identify alternatives to counter possible sequence of return risks depending on your situation and new developments
Step 98: Read Personal Finance Books	Monthly	Update your Personal-Finance-Books-to-Read-List and decide which book is next on the list
Step 99: Protect your Money Online	Trimesterly	Update passwords, check notification settings and familiarize yourself with new threats.
Step 100: Use the Finance Checklist	Daily	Check this list daily and schedule new appointments with yourself for each of these steps every time you complete one