

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

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

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

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

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

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