

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT	2025
			1 Write down 1-3 financial goals for the year	2 Calculate your net worth listing assets and liabilities	3 Start tracking your spending every dollar for the month	4 Create a budget that aligns with your goals	<p>WHEN WE FOCUS ON OUR FINANCIAL WELLNESS IT CAN HELP US IN THE FOLLOWING AREAS:</p> <p>Reduces stress Money is one of the top causes of stress, alleviate anxiety and stress through budgeting, saving, and investing.</p> <p>You can make better decisions when you feel financially secure, based on values and priorities rather than out of necessity or fear.</p> <p>Improved relationships - when you are not struggling you have less fear and tension.</p> <p>Prepared for emergencies unexpected expenses will arise and it destabilizes those without a safety net.</p> <p>Long term goals help secure planning saving for retirement enables you to build a secure lifestyle.</p> <p>Physical health benefits - financial stress leads to insomnia, high blood pressure and weakened immunity.</p> <p>Opportunities to pursue travel, starting a business or giving back to the community.</p>
5 Start an emergency fund or assess how much you saved	6 Review subscriptions cancel unused and unnecessary memberships	7 Plan meals to save on groceries and dining out	8 Build awareness reviewing last month's spending and trends	9 Celebrate wins. Like skipping on an impulse buy	10 Set a weekly saving goal setting a small amount each week	11 Understand your credit score. Check your fico score and learn it's impact	
12 Pay down debt. Make an extra payment toward smallest debt	13 Review insurance coverage ensure needs are met	14 Automate a savings contribution or transfer to saving	15 Review any investment accounts and align with your goals	16 No Spend Day! Challenge yourself to spend nothing	17 Read a finance article or book to expand your knowledge	18 Evaluate your side hustle potential and ways to earn extra	
19 Start a financial journal write down successes and challenges	20 Schedule a recurring date to review your finances	21 Update your goals adjust if needed based on first 3 weeks	22 Revisit your emergency fund add \$20 more	23 Call to see if you can negotiate discounts on bills	24 Contribute to an IRA or increase your 401K	25 Create a debt payoff plan	
26 Consult with a financial coach and attend a workshop	27 Sell any unused items and put cash towards debt	28 Prepare for tax season gathering documents	29 Plan for next month's budget and set goals for the month	30 Review your wins for the month and celebrate	31 Reflect on how you have improved financial health		