Financial Freedom Checklist

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# Tasks:

☐ **Financial Freedom**

☐ **Figure out your true hourly wage.**

☐ **Make a lifelong promise to yourself to spend less money than you earn.**

☐ **Create a budget.**

☐ **Create a balance sheet and update it every 6 months.**

☐ **Organize your bank accounts.**

☐ **Cut your monthly expenses.**

☐ **Pay off all consumer debts.**

☐ **Create a simple system for paying the bills each month.**

☐ **Pay your cards off in full each month to avoid interest charges.**

☐ **Pay off your house early.**

☐ **Developing a steady habit of saving and investing.**

☐ **Protect yourself against loss by spreading your investments around.**

☐ **Make conscious decisions about how to invest your resources.**

☐ **Create an emergency fund.**

☐ **Negotiate a better rate with credit card companies.**

☐ **Eliminate incidental expenses.**

☐ **Avoid impulsive spending.**

☐ **Get extra cash by selling some of your items.**