

Financial Foundation Checklist

Private educational checklist

Use this checklist to organize foundational household topics before taking action or seeking individualized guidance.

Best for: Reviewing income flow, spending categories, emergency reserves, debt priorities, workplace benefits, and annual planning steps.

Checklist

Status	Step	Action
Not reviewed	1	List monthly take-home income
Not reviewed	2	Separate essential, flexible, and goal-based spending
Not reviewed	3	Set a starter emergency-reserve target
Not reviewed	4	List debts, rates, minimums, and payoff priorities
Not reviewed	5	Review workplace benefits and enrollment dates
Not reviewed	6	Confirm beneficiaries and emergency contacts
Not reviewed	7	Identify the next 12-month financial goal
Not reviewed	8	Schedule an annual review after major life changes

Personal notes

Note 1: _____

Note 2: _____

Note 3: _____

Note 4: _____

Assumptions and limitations

- This checklist is general education and should be adapted to the household context.
- No personal account, identity, or payment information is required to use the checklist.
- Topics may require guidance from qualified tax, legal, accounting, or licensed professionals.

Educational notice

General education only: This resource provides general educational information only. It is not individualized financial, insurance, investment, tax, legal, accounting, or credit advice and does not recommend a product, provider, account, policy, transaction, or strategy. Do not submit completed financial, insurance, medical, identification, or account records through a general HonorVale Group contact form.

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