

Personal Finance Review Checklist

A practical monthly and quarterly review for spending, savings, debt, and records.

Monthly money review

- ☐ Reconcile bank and payment accounts with statements.
- ☐ Categorize the month's transactions and investigate unfamiliar charges.
- ☐ Review income, fixed bills, flexible spending, and upcoming annual costs.
- ☐ Check due dates and pay required bills on time where possible.
- ☐ Compare planned spending with actual spending and note the causes.
- ☐ Update savings goals and emergency-fund progress.
- ☐ Review debt balances, rates, and minimum payments from current statements.
- ☐ Back up financial records securely and protect account credentials.

Quarterly review

- ☐ Review subscriptions and cancel unused services.
- ☐ Check insurance coverage and beneficiary / contact details as applicable.
- ☐ Review major upcoming expenses and planned purchases.
- ☐ Update a simple net-worth snapshot if useful.
- ☐ Check tax document organization and seek qualified advice for tax questions.

Monthly snapshot

Measure	Planned	Actual	Notes
Income			
Essential expenses			
Flexible expenses			
Savings / investments			
Debt payments			
Ending cash balance			

Privacy note: store this worksheet securely. Do not put full account numbers, passwords, or authentication codes on printed copies.