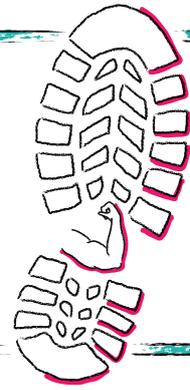


YOUR 1-MONTH FINANCIAL BOOTCAMP



Day	Challenge	✓
1	Set your sights. Fill out our financial goals worksheet so that you can get your priorities in order.	✓
2	Start a 1-week spending diet. Commit to only spending on needs—no wants—for the next 7 days.	✓
3	Identify any roadblocks. Think about any anxieties that stop you from engaging with your finances, and write your fears down.	✓
4	Get organized. Make an inventory of all your financial and credit accounts, and fill out our net worth worksheet .	✓
5	Do some decluttering. Using your balance sheet, identify any "extra" accounts you can close or consolidate.	✓
6	Test your safety net. Ballpark what you'd need to get by for 6 months if you lost your job. Compare that to your cash cushion. Make a plan to close any gap.	✓
7	Double down on your debts. Fill out our debt repayment worksheet . If you have multiple debts, make a plan to strategically prioritize them.	✓
8	Learn from a mistake. Reflect on the past year for your finances. Pick 1 or 2 top money mistakes you made, and write down what you learned.	✓
9	Track your spending for 1 week. Commit to manually track every dollar you spend and what you spend it on for the next week.	✓
10	Check your credit. Request and review your free credit report from one of the three major bureaus.	✓
11	Create a credit challenge. Come up with 3 steps you can take to improve your credit. Write them down and commit to achieving them.	✓
12	Build some credit momentum. Set a reminder to check your report with a different bureau in 4 months. Sign up for a free credit monitoring service.	✓
13	Brush up on your benefits. Spend a half hour reading up on your employee benefits. Consider if there are any you could be getting more out of.	✓
14	Dip your toes into budgeting. Download 3 budgeting apps to play around with. Spend a half hour reading about different budgeting approaches.	✓

Day	Challenge	✓
15	Look for spending leaks. Go through your credit card statements for the last 3 months. Look for subscriptions to cancel or other easy areas to trim.	✓
16	Make a 2-week budget commitment. Create a basic budget and commit to following it for the rest of the month.	✓
17	Organize your insurance. Make a list of all your policies, what you pay in premiums, and your level of coverage for each.	✓
18	Reconsider your coverage. Evaluate whether you need to adjust your coverage. Spend an hour getting quotes on any policies you need to reshop.	✓
19	Check in on government benefits. Create a login with the Social Security website, and check that its records on you are accurate.	✓
20	Take stock of tax shelters. List all your tax-advantaged accounts, like retirement accounts and 529s. Consider whether you can improve on the mix you're using.	✓
21	Rate your retirement readiness. Choose 3 online retirement readiness calculators, and check your progress with each.	✓
22	Make an investment in knowledge. Write down 3 questions or worries you have about investing, then spend an hour learning about those issues.	✓
23	Assess your asset allocation. Use our asset allocation worksheet to give you the big picture on all your investments.	✓
24	Make a plan for your portfolio. Use your risk tolerance and time horizons to come up with a target asset allocation for each of your goals or investment accounts.	✓
25	Adjust course on your investments. Compare your actual allocation to your targets. Make a plan to bring your asset allocation into line.	✓
26	Edit your estate plans. Review your will and beneficiary designations for any needed changes. If you don't have a will, create a basic one online.	✓
27	Reassess and reprioritize. Fill out our financial goals worksheet one more time based on what you've learned in the last month.	✓
28	Adjust your auto-savings. Based on your goals worksheet, set up or adjust your monthly automatic contributions for each of your savings goals.	✓
29	Build a new habit. Choose a weekly 30-minute slot to check in on your finances, and set a recurring calendar reminder.	✓
30	Challenge yourself. Come up with your own 1-month and 6-month challenges. Set an intention for the lasting changes you're going to make.	✓

BOOTCAMP COMPLETE! ✓

Send us a picture of your completed calendar for a chance to be featured on our social media accounts!

✉ hello@napkinfinance.com

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