FINANCIAL HEALTH CHECKLIST

*What to Do Weekly, Monthly, Quarterly and Annually*

Written By Brian Kluth for the free online training at [BlessYourFinances.org](http://www.BlessYourFinances.org) and [NAEfinancialhealth.org](http://NAEfinancialhealth.org)

Weekly

* Write down or email yourself a list of God’s provisions the past 7 days ([article](http://givewithjoy.org/articles.htm#WEEK_2_ARTICLE) - [audio teaching](http://www.briankluth.org/podcasts/LG025_Principle_of_Counting_Your_Blessings.mp3)) and transfer a portion or percentage of all your financial income, blessings and provisions into a Blessings Fund giving account. Give to your church as your first giving priority and then to missions, ministries, projects and people as led by the LORD on a weekly, biweekly, monthly, occasional or one-time basis.

Monthly

* [Month-to-month guide for improving your finances](https://www.northwesternmutual.com/life-and-money/your-month-by-month-guide-to-improving-your-finances-in-2019/)
* Pay bills
* Review/reconcile bank statements
* Review credit card statements for false charges
* Download or record income and expenses by budget categories
* Review income and expenses against budget plans - discuss, pray about and adjust as needed
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Quarterly

* Make any quarterly estimated tax payments (if needed)
* Review your investment plans and accounts
* Review and update your net worth statement – [App](https://www.personalcapital.com/financial-software/net-worth) – [Excel file](https://soundmindinvesting.com/assets/uploads/blog/Financial.xls)
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Annually

* Download [Bless Your Finances](http://www.blessyourfinances.org) worksheet with 33 Best Practices and 180+ Online Resources
* Review expenses and make spending/budget plans [Video (2min)](http://www.ronblueinstitute.com/how-do-i-set-a-budget-or-a-spending-plan) - [Calculator](http://www.clergyfinancialcoaching.com/financial-calculators/recommended-budget-calculator/) - [Article](https://www.crown.org/?s=how+to+make+a+budget) - [Charts](https://dcktxkaneetr8.cloudfront.net/resources/Cash_Flow_Guidelines.pdf)

[Audio (11min)](https://www.sarmy.org.au/Global/SArmy/Resources/Planned%20Giving/Brian%20Kluth%20-%20Resources/MP3/047%20Principle%20%20Of%20Living%20Within%20Your%20God%20Given%20Means%20To%20Expe.mp3) - [Audio (13min)](https://www.sarmy.org.au/Global/SArmy/Resources/Planned%20Giving/Brian%20Kluth%20-%20Resources/MP3/055%20Principle%20Of%20Adjusting%20Your%20Lifestyle%20To%20Live%20Below%20Your.mp3)

* Set financial goals for 1, 3, 5 or more years [Why?](https://vimeo.com/138766329) – [How?](https://vimeo.com/138765487)
* Prepare and turn in taxes
* [Check your FICO credit score](https://www.creditkarma.com/free-credit-score/)
* Listen to biblical financial teaching [online](http://www.briankluth.org/2a-Brian-Kluth-Podcasts.htm) or from your favorite Christian financial teachers
* Review and update the [list and value of your financial accounts](https://www.dropbox.com/s/e96tjgprjam9xai/legacyorganizer.16-Listof%24Accounts.pdf?dl=0)
* Review and update will and estate plans
* Review and update Christian giving [Weekly/Monthly/Annually](https://www.dropbox.com/s/8yf704my6x8032b/legacyorganizer.21%20Christian%20and%20Charitable%20Giving.pdf?dl=0) – [Assets/Estate/Bequests](http://www.naefinancialhealth.org/byc)
* Review and update children guardianship choices
* Review insurance coverages (auto, home, life, disability, etc.)
* Review and update [assets and possessions](https://www.dropbox.com/s/9gj1ebec2or557m/legacyorganizer.20%20Assets%20and%20Possessions.pdf?dl=0)
* Review and update your [financial retirement plans](http://www.kluth.org/rr04.doc)
* Declutter, deaccumulate and Let go of unneeded stuff [Sermon](https://www.youtube.com/watch?v=6xCfBYMIeoc)
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