

payday CHECKLIST

LET'S TAKE CONTROL—ONE STEP AT A TIME.

- 1. Handle your must-pays first**
Rent/mortgage, credit cards, car payment, groceries, daycare — start with the non-negotiables
- 2. Pay yourself right away**
Even just \$20 into savings = progress. You're building security for your future and your family
- 3. Hit one debt harder**
Go above the minimum (start with your highest-interest balance) — every extra dollar puts you ahead
- 4. Set a maximum weekly spending limit**
Gas, food, Target runs — because those “quick stops” add up fast. Set your number and keep your spending in check.
- 5. Check for sneaky charges**
Subscriptions like Netflix, gaming apps, and auto-renewals — keep your money going where you want it to go
- 6. Leave a buffer**
Don't go to \$0 — give yourself breathing room and peace of mind until next payday

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