

The “Don’t Forget a Thing” Checklist

Check each box as you go: once everything is ticked, your budget is complete and reliable. Allow about 30 minutes for the initial setup.

1. Before you start: gather your documents

- | | |
|--|--|
| ☐ Bank statements for the last 3 months (joint and personal accounts) | ☐ Property tax notices and vehicle registration |
| ☐ Credit card statements | ☐ Loan and debt statements (balance, rate, payment) |
| ☐ Pay stubs or proof of income for each partner | ☐ List of your subscriptions (streaming, apps, gym, etc.) |
| ☐ Recurring bills (electricity, internet, phones) | ☐ Other: _____ |
| ☐ Insurance contracts (home, car, life) | |

Tip: your bank statements often reveal expenses you forgot to write down.

2. Setting up the file

- | | |
|--|--|
| ☐ Choose the starting month of your budget | ☐ Decide which expenses are shared and which are personal |
| ☐ Enter the names of both partners | ☐ Set each partner's personal spending money |
| ☐ Enter each partner's monthly net income | ☐ Save a backup copy of the file |
| ☐ Check the proportional split of shared expenses | ☐ Other: _____ |

3. Income

- | | |
|--|---|
| ☐ Net salary for each partner | ☐ Child support received |
| ☐ Bonuses | ☐ Tax refunds (note them in the annual budget) |
| ☐ Child benefits and government credits | ☐ Rental or investment income |
| ☐ Self-employment or side income | ☐ Other: _____ |

4. Fixed expenses (shared)

- | | |
|--|---|
| ☐ Rent or mortgage | ☐ Daycare, school, after-school care |
| ☐ Property and school taxes | ☐ Car insurance, life insurance |
| ☐ Home insurance | ☐ Monthly subscriptions |
| ☐ Electricity and heating | ☐ Child support paid |
| ☐ Internet and cable | ☐ Bank fees |
| ☐ Mobile phones | ☐ Other: _____ |

5. Variable expenses

- | | |
|---|---|
| ☐ Groceries | ☐ Personal care and haircuts |
| ☐ Gas and public transit | ☐ Pets (food, vet) |
| ☐ Restaurants and takeout | ☐ Home maintenance |
| ☐ Pharmacy and health | ☐ Gifts and celebrations |
| ☐ Clothing (adults and kids) | ☐ Other: _____ |
| ☐ Leisure and kids' activities | |

These categories shift from month to month: enter them every month to keep a realistic picture.

6. Debts

- | | |
|--|--|
| ☐ Credit cards (balance, rate, minimum payment) | ☐ Other personal loans |
| ☐ Line of credit | ☐ Extra amount planned to pay debt off faster |
| ☐ Car loan | ☐ Other: _____ |
| ☐ Student loan | |

7. Savings and goals

- | | |
|--|---|
| ☐ Emergency fund | ☐ Home surprise-repairs fund |
| ☐ Retirement savings | ☐ Automatic savings transfer scheduled |
| ☐ Kids' education savings | ☐ Other: _____ |
| ☐ Savings for a project (trip, down payment, car) | |

8. Annual and irregular expenses

- | | |
|--|--|
| ☐ Vehicle registration and licenses | ☐ Car maintenance and repairs |
| ☐ Insurance paid once a year | ☐ Home repairs |
| ☐ Annual subscriptions | ☐ Accountant or tax-filing fees |
| ☐ Vacations and travel | ☐ Donations |
| ☐ Holiday and birthday gifts | ☐ Other: _____ |
| ☐ Back-to-school and supplies | |

Divide each annual expense by 12 and set that amount aside every month: no more nasty surprises.

9. Monthly routine (15 minutes)

- | | |
|--|---|
| ☐ Enter the month's shared expenses | ☐ Update your debt balances |
| ☐ Compare planned vs. actual | ☐ Confirm your savings transfers |
| ☐ Check each partner's share | ☐ Celebrate what's going well, even small progress |
| ☐ Adjust categories that went over | ☐ Other: _____ |

10. Yearly review

- | | |
|---|--|
| ☐ Review the year's income | ☐ Update income and the split |
| ☐ Spot your 3 biggest expenses | ☐ Set 2 or 3 goals for the year ahead |
| ☐ Total up what you saved and paid off | ☐ Other: _____ |