# Debt-Free Habits Checklist

*Daily, Weekly & Monthly Actions to Stay Out of Debt*

## Daily Habits

- Track spending in one place
- Stick to a simple daily spending limit
- Pause 24 hours before non-essential purchases
- Use debit or cash for everyday spending
- Check your bank balance once a day

## Weekly Habits

- Review all transactions
- Add money to sinking funds
- Set a weekly “fun money” cap
- Plan meals to avoid last-minute spending
- Transfer small amounts to savings automatically

## Monthly Habits

- Review and adjust your budget
- Add to your emergency fund
- Pay your credit card balance in full
- Refill sinking funds for upcoming expenses
- Cancel unused subscriptions

## Quarterly Habits

- Review financial goals
- Increase savings or investing slightly
- Evaluate spending patterns
- Plan for seasonal expenses

## Annual Habits

- Review insurance, bills, and service plans
- Set new financial goals
- Rebuild any savings used during the year
- Plan for holidays, travel, and big purchases

## Key Rule

**If you can't pay for it in full this month, it doesn't fit your budget.**