

The Money Audit Checklist

See your finances clearly. Build your path forward.

Before you can fix your finances, you need to see them clearly. Work through each section honestly — no judgment, no pressure. This is your starting point, not your report card.

1 Income & Cash Flow

What's coming in — and how consistently

- List all sources of income (salary, freelance, rental, etc.)
Include gross and net amounts
- Calculate your total monthly take-home pay
- Identify any irregular or seasonal income
Bonuses, commissions, side work
- Note income stability — is it consistent month to month?
- Do you have any income gaps or months that feel tight?

Total monthly income (net): \$ _____

Income sources (#): _____

2 Expense Categories Audit

Where your money is going every month

- List all fixed monthly expenses
Rent/mortgage, car, insurance, subscriptions
- List all variable monthly expenses
Groceries, dining, gas, entertainment
- Review last 3 months of bank/credit card statements
- Identify any forgotten or unused subscriptions
- Are there any expenses that surprised you?
- Calculate total fixed vs. variable spending

Total fixed expenses/mo: \$ _____

Total variable expenses/mo: \$ _____

3 Debt Snapshot & Priorities

What you owe and what it's costing you

- List all debts: balance, interest rate, minimum payment
Credit cards, student loans, car, personal loans
- Calculate your total debt balance
- Identify your highest-interest debt and your smallest balance debt
We'll build a payoff strategy around both
- Note any debts in collections or past due
- Are you currently making minimum payments only?
- Review your credit utilization on each card
Balance divided by credit limit — under 30% supports credit health
- Note which debts are installment loans vs. revolving credit
This affects your credit profile differently

Total debt balance: \$ _____

Avg. credit utilization: % _____

4 Savings Health Check

What you have set aside — and what you're building toward

- Do you have an emergency fund?
Goal: 3-6 months of living expenses
- How many months of expenses does your savings cover?
- Are you contributing to retirement? (401k, IRA, etc.)
- Do you have any savings goals with a target date?
Home, car, vacation, education
- Is money being saved automatically each month?
- Do you have separate accounts for different goals?

Current emergency fund: \$ _____

Monthly savings amount: \$ _____

5 Spending Leaks Identifier

The small things that quietly add up

- Review subscriptions — list every recurring charge
Streaming, apps, memberships, software
- Identify impulse spending patterns
Late night online shopping, daily coffee, delivery apps
- Check for duplicate or unused services
- Are you paying fees that could be avoided?
Bank fees, late fees, annual card fees
- Do you know your average weekly spending on non-essentials?
- Are there spending triggers you can identify?
Stress, boredom, social pressure

Monthly subscription total: \$ _____

Estimated monthly leaks: \$ _____

6 Your 30-Day Action Steps

Three things to do in the next 30 days

1. _____
2. _____
3. _____

Self-Assessment

Rate yourself 1-5 in each area. 1 = needs work, 5 = strong

INCOME CLARITY <hr/> <i>your rating</i>	EXPENSE CONTROL <hr/> <i>your rating</i>	DEBT MANAGEMENT <hr/> <i>your rating</i>	SAVINGS HABIT <hr/> <i>your rating</i>	SPENDING AWARENESS <hr/> <i>your rating</i>	OVERALL READINESS <hr/> <i>your rating</i>
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What's next?

Now that you can see your full financial picture, the next step is building a plan around it. Book a free personal finance consultation with La'Keithia Caldwell, CPA at Wyn2It. Together we'll turn this audit into a roadmap — budget, debt strategy, savings goals, and all.

wyn2it.com | [Book your consultation today](#)