

# My Money Checklist

Complete this checklist to prepare for a secure financial future. Don't worry about completing all these steps at once. Save this checklist to your phone or laptop so you can come back and check off steps over time.

If you have questions about any of these steps, return to the [My Money Guide](#) for helpful tips and additional resources.

## Earn

I have the following documents organized to apply for a job:

Resume

Cover Letter

[Documents](#) required to prove I am eligible to work

I have reviewed [interview tips and common interview questions](#).

I am familiar with my rights and understand [the rules and restrictions](#) that are in place for employment as a teen.



## Budget and Spend

I have created a budget and set limits on how much I spend.

- There are free budgeting tools that can help you stick to your budget.
  - Download this budget [template](#) from Google.
  - Download this simple budgeting [tool](#) from Microsoft.

## Save and Invest

I have set up a checking account and savings account.

I have turned off overdraft protection to avoid any extra fees and be able to stick to my budget.

I have set up low-balance alerts.

I have downloaded my bank's app to be able to access my accounts easily.

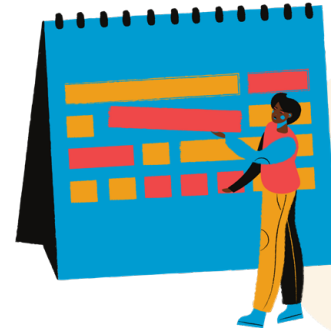


## Borrow: Credit and Debit

If I have a credit card, I know my credit limit.

I pay my full credit card balance on time, every month.

I know my credit score and what factors affect my credit score.



## College and Financial Aid

I know my college's priority deadline to fill out the FAFSA.

I know [my state's deadline and the federal deadline](#) to fill out the FAFSA.

I know how to fill out the FAFSA.

I use a spreadsheet or other tracking system to keep track of my loan information.

- This [document](#) shows you the step-by-step process for completing and submitting the FAFSA.
- This [worksheet](#) walks you through the FAFSA and shows you what information you'll need to submit your application.
- Use this [student loan calculator](#) to keep all your loan information in one place and track your payments.

## Protect

I have set up multi-factor authentication on mobile payments (e.g., Venmo, Apple Pay, Zelle, PayPal).

I always make sure I confirm the person who I am sending money to so I can avoid accidental payments to the wrong person.

I do not use the same password across multiple websites.

I have passwords that no one can easily guess.

I have my social security number memorized and avoid carrying it around to prevent theft.

