

90 DAY REVIEW

BEFORE YOU CAN CREATE A BUDGET, YOU NEED NUMBERS! THE 90-DAY REVIEW WILL GIVE YOU A CLEAR PICTURE OF WHERE YOUR MONEY IS GOING.

○ **STEP 1** GATHER YOUR SUPPLIES

Print out the last 3 months of bank and credit card statements. You'll also need several different colored highlighters, a calculator, and your favorite beverage to make this process enjoyable.

○ **STEP 2** CATEGORIZE YOUR SPENDING

Assign a different highlighter color for each category. Here are some common examples, but feel free to create categories that fit your unique spending habits: bills, debt, groceries, gas, restaurants, gas, personal spending, subscriptions, Amazon, etc.

○ **STEP 3** HIGHLIGHT AND ORGANIZE

Go through each transaction on your statements and highlight them according to the categories you've defined. Tip: Create a legend or key to keep track of which color corresponds to which category.

○ **STEP 4** TOTAL IT UP

Add up the totals for each category and write them down. This is what you are spending. Now you can build a budget and figure out what you want to spend.