

✿ CHECKLIST

One-Time Tasks	Follow-up	Estimated Time	
Having			
Writing out an emergency plan	6-12 months	1 hour	<input type="checkbox"/>
Banking			
Confirming FDIC/NCUA insurance	—	2 minutes	<input type="checkbox"/>
Studying banking statement for junk fees	Annually	5-15 minutes	<input type="checkbox"/>
Determining best place for banking (NW): Online bank, regular bank, credit union	—	Variable	<input type="checkbox"/>
Moving money, if necessary		30-60 minutes	<input type="checkbox"/>
Naming bank accounts	—	10 minutes	<input type="checkbox"/>
Setting up automatic payments, if appropriate	—	5-15 minutes	<input type="checkbox"/>
Checking overdraft protection—cancel if not needed	—	5-15 minutes	<input type="checkbox"/>
Making list of monthly bills, rank in payment order	As needed	5-15 minutes	<input type="checkbox"/>
Earning			
Calculating true hourly rate	3-6 months	10 minutes	<input type="checkbox"/>
Assessing efficiency	6-12 months	1-2 hours	<input type="checkbox"/>
Budgeting			
Calculating one year's earnings	As needed	Variable	<input type="checkbox"/>
Calculating three months of expenses	As needed	Variable	<input type="checkbox"/>
Creating monthly budget	As needed	Variable	<input type="checkbox"/>
Setting up expenses and revenues tracking method: Spreadsheet, software, app, notebook	—	Variable	<input type="checkbox"/>

CHECKLIST

Saving

Opening high-interest savings account (NW)	—	5-15 minutes	<input type="checkbox"/>
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Investing

Opening investment account	—	15 minutes	<input type="checkbox"/>
Meeting with financial advisor	Annually	1-2 hour meeting	<input type="checkbox"/>
Talking to tax preparer about IRA, Roth IRA, 401(k), etc.	Annually	Variable	<input type="checkbox"/>

Paying Taxes

Determining tax status	As needed	Variable	<input type="checkbox"/>
Studying appropriate tax forms	As needed	Variable	<input type="checkbox"/>
Looking over sex work deductions form	As needed	5-10 minutes	<input type="checkbox"/>
Creating payment plan, with professional help if needed	As needed	Variable	<input type="checkbox"/>

Borrowing

Signing up for credit monitoring	—	15-30 minutes	<input type="checkbox"/>
Transferring credit balances to zero interest card (NW)	As needed	Variable	<input type="checkbox"/>
Assessing current credit cards for miles, cash back, etc. (NW)	As needed	Variable	<input type="checkbox"/>
Applying for new card, if appropriate (NW)	As needed	15-30 minutes	<input type="checkbox"/>
Credit counseling, if needed	—	Variable	<input type="checkbox"/>

Giving, Sharing, and Commingling

Assessing current financial arrangements, and renegotiating, if necessary	As needed	Variable	<input type="checkbox"/>
Opening personal savings account, if you don't have one	—	15-30 minutes	<input type="checkbox"/>
Applying for personal credit card, if you don't have one	—	15-30 minutes	<input type="checkbox"/>

Bequeathing

Drawing up will and medical power of attorney	As needed	Variable	<input type="checkbox"/>
Designating executor and health care agent	As needed	Variable	<input type="checkbox"/>

✿ TO-DO LISTS

Weekly Tasks

Banking

Looking over all credit card and banking transactions to confirm balances and charges

Monthly Tasks

Managing

Reconciling monthly expenses, and adjusting budget, if necessary

Quarterly/Semi-Annual Tasks

Having

Reviewing emergency plan, updating if needed

Earning

Calculating true hourly rate
Assessing efficiency

Saving

Checking bank statements for junk fees

Paying Taxes

Making quarterly estimated tax payment, if applicable

Annual Tasks

Investing

Meeting with financial advisor

Paying Taxes

Studying sex work deductions form
Organizing tax documents
Meeting with tax preparer

Borrowing

Ordering a free credit report and checking for errors
Disputing credit report errors

TO-DO LISTS

Ongoing Tasks

Budgeting/Paying Taxes

- Tracking revenues and expenses
- Keeping receipts of tax-deductible business expenses
- Setting aside percentage of earnings for taxes
- Reconciling actual revenues and expenses with budget, and adjusting budget, if necessary
- Setting aside percentage of earnings for taxes

Spending

- Committing to spending within a budget
- Spending mindfully

Investing

- Setting aside percentage of earnings to invest
- Learning about investing

Borrowing

- Paying down credit cards
- Paying off student loans

Giving, Sharing, and Commingling

- Enforcing clear money boundaries

Loaning

- Committing to clear terms, including signed agreements, interest, penalties for late repayment, etc.

Advising and Counseling

- Committing to fair exchange for time, expertise, referrals, etc.
- Hiring a sex worker consultant

Donating

- Implementing plan for donating, volunteering, and other gifts of intention