💰 *30-Day Personal Finance Challenge* | 📝 Day-by-Day Checklist

"One tiny task a day. That's all it takes to feel more in control of your money."

Day	Task	Done ✅
1	🌟 Decide your personal finance goal for the month (e.g. save £100, review bills, reduce debt)	
2	🧾 List all your income sources	
3	🛒 Write down regular expenses (e.g. rent, subscriptions, travel)	
4	🧮 Review your bank transactions from the past month	
5	💡 Note any spending habits you want to change	
6	🔍 Check and list your active direct debits	
7	📂 Download all recent payslips (check employer portal/email)	
8	💼 Check your tax code—visit HMRC	
9	🧴 Find all your utility bills (gas, electric, water)—note amounts & suppliers	
10	💳 Check the interest rate on any credit cards	
11	🏦 Check the interest rate on savings accounts	
12	🧑 If employed, check pension details with your employer	
13	📊 Add all this info to a simple spreadsheet or paper tracker	
14	💬 Talk to a friend or partner about your goal—get support!	
15	🧼 Cancel unused subscriptions	
16	📥 Set up email folders for bills, payslips & money docs	
17	📱 Download or sign up for a budgeting app (e.g. Emma, Snoop, Moneyhub)	
18	🚨 Set alerts for bill due dates or low balance reminders	
19	🎯 Revisit your goal—are you on track?	
20	🔍 Research your council tax band (could it be wrong?)	
21	📚 Read one beginner-friendly finance article (e.g. on MoneySavingExpert)	
22	💸 Transfer £10 into a savings account	
23	🧠 Learn what APR means (Annual Percentage Rate)	
24	📞 Call one provider to ask about better deals (insurance, broadband)	
25	📥 Request a free credit report (e.g. Experian or ClearScore)	
26	🤔 Ask yourself: Are my accounts secure? Consider updating passwords	
27	📦 Declutter one area at home—and sell something you don't need	
28	✍️ Write down 3 things you've learned so far	
29	🎉 Plan a mini reward for sticking to it! (free or cheap!)	
30	✅ Reflect: How do you feel about money now? What's next?	