

MAY MONEY CHECKLIST



CHECK YOUR
SUMMER PLANS



END-OF-SCHOOL
SPENDING



ADJUST FOR
SCHEDULE CHANGES



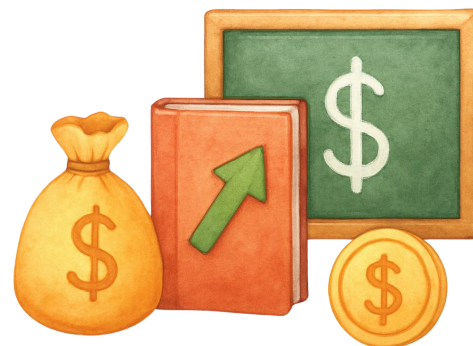
EVALUATE CASH
FLOW



REVIEW TAX
WITHHOLDING



CHECK HOLIDAY
SAVINGS



BACK-TO-SCHOOL
EXPENSES



WATCH FOR
LIFESTYLE CREEP



USE WHAT
YOU HAVE



CHECK INVESTING
GOALS



REVIEW SPENDING
BOUNDARIES



BUILD A
SMALL BUFFER



CHECK YOUR SUMMER PLANS

By May, a lot of your summer plans are already in motion, whether you realize it or not. Now is the time to look at what's already committed and what still needs to be paid.

What to do:

- Look at what's already booked
- Identify what still needs to be paid
- Estimate what you may be underestimating

It's not about what you planned. It's about what's actually left to pay.



REVIEW END-OF-SCHOOL SPENDING

This is one of the easiest places for money to slip without you noticing. The expenses tend to be smaller, but they come quickly and all at once. If you're not paying attention, they can quietly push you over budget.

What to do:

- Look at what you've already spent
- Estimate what's still coming
- Adjust if you're going over

End-of-school spending adds up because it happens all at once.



ADJUST FOR SCHEDULE CHANGES

Your routine is shifting, and your spending usually follows right behind it. Less structure often leads to more convenience, which can mean more spending without realizing it.

This is where your budget needs to adapt to your real life.

What to do:

- Notice where your habits are changing
- Adjust your budget to match
- Give yourself realistic expectations

When your routine changes, your money needs to follow.



EVALUATE YOUR CASH FLOW

This month isn't just about how much you spend; it's about when your money is moving. With more going on, timing matters more than usual.

Staying aware of what's coming in and going out helps you stay in control.

What to do:

- Look at what's coming in vs going out
- Create a mock budget for every summer month
- Adjust your budget as needed

It's not just how much you spend—it's when you spend it.



REVIEW YOUR TAX WITHHOLDING

Now that tax season is over, you have real information about what actually happened. Whether you owed or received a large refund, that's a signal.

This is your chance to make a small adjustment now, rather than repeating the same outcome next year.

What to do:

- Use tools like the Internal Revenue Service Tax Withholding Estimator to see if you're on track
- Adjust your W4 if needed

What you adjust now determines how next tax season feels.



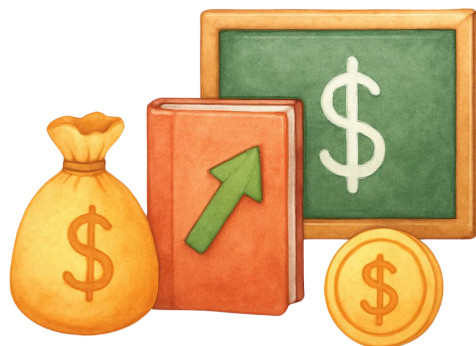
CHECK YOUR HOLIDAY SAVINGS

This is where people quietly fall behind without realizing it. The holidays feel far away, but they come quickly once summer passes. Starting now, even in small amounts, makes a big difference later.

What to do:

- See if you've started saving
- Check if the amount is realistic
- Start now if you haven't

Time matters more than amount when it comes to saving.



LOOK AHEAD TO BACK-TO-SCHOOL

You don't need to start shopping yet, but awareness matters here. Back-to-school expenses can feel overwhelming when they hit all at once. Thinking about them early gives you more control later.

What to do:

- Think about what you'll need
- Estimate rough costs
- Save a little each month for your goal

The earlier you think about it, the less overwhelming it feels later.



WATCH FOR LIFESTYLE CREEP

As the days get longer and the weather improves, spending often increases without much thought. It doesn't usually happen all at once; it builds slowly through small decisions.

This is where awareness makes the biggest difference.

What to do:

- Notice where spending is increasing
- Decide what's intentional
- Set boundaries where needed

Spending rarely jumps—it slowly creeps up.



USE WHAT YOU ALREADY HAVE

It's easy to keep buying without realizing what you already have at home. This is especially true with groceries, clothes, and everyday items.

Taking a moment to use what you already own can save more than you think.

What to do:

- Take inventory before buying more
- Use what's already in your home
- Delay unnecessary purchases

Using what you have is one of the easiest ways to spend less.



CHECK-IN WITH YOUR INVESTING GOALS

This is a good time to check in on what you originally planned and see if your actions are actually matching it.

Not perfectly, just honestly.

What to do:

- Review your investing goal for the year
- Check how much you've contributed so far
- Adjust your monthly amount if needed

What you do consistently matters more than when you started.



REVIEW YOUR SPENDING BOUNDARIES

This month is full of moments that test your limits. Without clear boundaries, it's easy to say yes to everything and deal with it later. Deciding ahead of time protects you from those in-the-moment decisions.

What to do:

- Decide what you're okay spending
- Decide what you're not
- Stick to those decisions

Boundaries protect your money when everything else feels flexible.



BUILD A SMALL BUFFER

May can be unpredictable, even when you think you've planned everything out. Extra events, unexpected costs, and last-minute expenses happen.

Having even a small buffer gives you room to handle it without stress.

What to do:

- Set aside a small amount
- Even \$50–\$100 helps
- Give yourself breathing room

A small buffer gives you flexibility without throwing off your entire budget.