

VitaMin

Vital health information in a minute

Financial checklist FEEL BETTER ABOUT YOUR FINANCIAL FUTURE

Feeling financially frazzled?

This checklist can help you feel more confident about your financial future.

- Start with a savings goal.** What do you really want to do (or not do) with your money? Think about what it'll take to achieve that goal, however big or small.
- Get real about spending.** Do you know where your money is going each month? Look for spending trends and set limits in the areas you can control: Dining out, groceries, gas, cable/phone bill, etc.
- Build up emergency savings.** Do you have a financial cushion? Try to save three to six months of living expenses in case of an emergency. Make savings automatic with direct deposit or recurring transfers.
- Deal with debt.** Are you stressed-out by debt? Focus on paying off one debt at a time (for example, your highest-interest-rate credit card) and then move on to the next. Get advice from a trusted financial advisor or debt counselor if you're feeling overwhelmed.
- Check your credit report.** Have you checked your credit report lately? View your credit report at least once a year. This can help you stop identity theft and catch errors that could hurt your credit score.
- Review insurance.** Do you have the right coverage for auto, homeowners and life insurance? An insurance professional can help you get the right level of protection for you and your family.
- Rev up retirement savings.** Are you on track for retirement? The next time you get a bonus or a tax refund, funnel this money into retirement savings. In good times and bad, just keep on saving. You'll thank yourself later.
- Organize your finances.** Are financial records cluttering your home or computer desktop? Create a system for organizing bills and statements by year. And don't forget your electronic records. Staying organized can save you time and money – fewer late payments, fewer tax-filing headaches and more peace of mind.



Celebrate your financial milestones

- Do something special when you pay off a loan or reach a savings goal.
- Reward yourself for making a budget or filing your taxes.

GO YOU[®]



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