

financial wellness checklist

Monthly Activities

- Create a monthly budget
- Update the budget weekly
- Contribute towards retirement
- Contribute to savings

Important Items

- Last will and testament
- Healthcare proxy and living will
- Power of Attorney
- Financial Information is accessible

Debt

- Have a plan to eliminate debt
- Pay off credit cards every month
- Avoids debt when making purchases
- Avoids debt when facing an emergency

Insurance Review

- Identity theft insurance
- Car insurance
- Home or renters Insurance
- Umbrella insurance policy
- Long term disability insurance
- Long term care insurance
- Term life Insurance

Relationship with Money

- Have control over day-to-day and month-to-month expenses - "living within your means"
- Have capacity to absorb a financial emergency
- Not worried about your financial future because you are on track with your long-term plan
- Have freedom and ability to make financial decisions that allow you to enjoy your life
- Creates financial space to be able to give and be generous