



fem
FINANCIAL

MONEY CHECKLIST

After completing the financial check up, you should have a clear picture of your current relationship with money, and a good idea on how you'd like to improve it. Use this checklist on a periodic basis to make sure you are not neglecting any area of your complete financial picture, and evaluate your financial well-being.

DATE USED: _____

EMERGENCY FUND

	YES	NO	N/A
• I have enough cash saved in a separate savings account to get me through six months of living expenses in the event I lose my income.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I'm earning the best interest rate possible on this money by taking advantage of an online savings account.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I don't tap my emergency fund for "non-emergencies" like months I accidentally spend too much on credit cards.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

CREDIT CARD DEBT

	YES	NO	N/A
• I am not going into new credit card debt. I pay off my new balance in full every month.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If in debt, I know my interest rate(s).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If in debt, I have tried to lower my interest rates either by calling my card issuer or transferring the balance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If in debt, I have a plan to pay off this credit card debt before putting money into other goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I take advantage of credit card rewards.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If not in debt, I understand my card's fee schedule.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

STUDENT LOANS

	YES	NO	N/A
• I understand how much student loan debt I have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If know the interest rates, terms, payments, and owners of my student loan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I have my student loans set to automatic payment each month so I don't miss a payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SAVING

	YES	NO	N/A
• I know what ONE THING i'm saving for next.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I contribute at least enough to my employer's 401(k) or other retirement plan to take advantage of any matching.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• If eligible, I contribute up to \$5,500 a year to a Roth IRA.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I have a certain amount of savings on "auto pilot". In other words, I transfer or direct deposit money automatically to a savings account each week or pay period.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

INVESTING

	YES	NO	N/A
• My money is invested in a mix of stocks and bonds appropriate for my age and risk tolerance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I understand the fees associated with all of my investments and am comfortable with them.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I am taking advantage of tax advantaged accounts (IRAs, 401(k)s, etc. before investing in taxable accounts).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I do not have idle cash that should be invested.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• I have decided on an investing strategy that I will stick to even when the markets are volatile.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>