



MID-YEAR Financial Checklist

BUDGETING

- I am executing a monthly budget.
- I am tracking my spending each week.

INVESTING

- I'm working on a retirement plan with a financial advisor.
- I'm investing a percentage of my monthly income into a Roth IRA, 401k, or other retirement savings account.

DEBT

- I'm not going into more debt and living off less than I make.
- I'm proactively working to pay off my debt.

CREDIT REPORTS

- I have reviewed my credit report for any mistakes.
- I have frozen or locked my credit report for safety.

SAVING

- I have a starter emergency fund.
- I'm on my way to having three to six months of expenses in my emergency fund.

INSURANCE

- I've drawn up a will and other beneficial documents.
- I'm working on creating an estate plan with my financial advisor.

SECURITY

- I have updated my digital passwords on my devices, websites, and accounts.
- I have an identity theft protection plan in place.

SPENDING

- I have reviewed all my subscriptions and canceled unused accounts.
- I have taken steps to cut back on my day-to-day expenses in order to reach my goals faster.