# Your Financial Stability Checklist

*Plan smart. Stay prepared. Protect what matters.*

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## 1. Know Your Numbers

- ☐ I have a clear overview of my income and expenses.
- ☐ I track my monthly spending and stick to a budget.
- ☐ I have an emergency fund covering 3–6 months of expenses.

## 2. Set Clear Goals

- ☐ I’ve written down short-term, mid-term, and long-term financial goals.
- ☐ I review and update these goals at least once a year.
- ☐ I regularly monitor my progress toward them.

## 3. Protect What Matters

- ☐ I have the right life insurance coverage for my needs.
- ☐ I have health and disability insurance in place.
- ☐ My loved ones would be financially protected if something happened to me.

## 4. Build & Grow Wealth

- ☐ I contribute consistently to a savings or investment account.
- ☐ I understand where my money is going and how it’s growing.
- ☐ I’ve spoken with a financial advisor about building long-term wealth.

## 5. Plan for the Future

- ☐ I have a will or estate plan in place.
- ☐ My beneficiaries are up-to-date.
- ☐ I’ve discussed legacy planning with a professional.

## 6. Stay Informed & Empowered

- ☐ I feel confident making financial decisions.
- ☐ I seek advice when needed instead of guessing.
- ☐ I review my plan regularly and adjust as life changes.

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**TIP:** *You don’t need to check every box today. Just begin where you are.*
*The goal is progress – not perfection.*