

30's Financial Checklist

Track Your Progress With This Financial Checklist

Foundation

Create A Balanced Budget

TIP: Set it to autopilot so you never miss a bill

Establish Your Emergency Fund

TIP: Create a separate account- out of sight, out of mind

Pay Off Your Credit Cards

TIP: Put any extra \$ towards the highest interest card

Kickstart Retirement

TIP: Take advantage of any 401(k) employer matches

Purchase Life Insurance

TIP: This only applies if you have dependents

Get Disability Insurance

TIP: Start by checking if your employer offers any options

Set Up Basic Estate Planning

TIP: Should be very low-cost at this stage

Future

Learn About Investing

TIP: A high-level understanding can be a big plus

Get Aggressive With Student Loans

TIP: Start by slowly increasing your minimum payments

Consider Buying vs. Renting

TIP: Own the home, don't let the home own you

Set Up A Goals Fund

TIP: Create a separate account to save towards big goals

Begin College Planning

TIP: A 529 Plan offers great tax benefits