

# New Year's FINANCIAL CHECKLIST

**1** **Create a budget.** Track where your money goes to start saving.

**2** **Take control of debt.** Kickstart your savings plan by paying down your debt.

**3** **Review your retirement plan contributions.** By saving earlier, you'll increase your potential retirement nest egg.

**4** **Make catch-up contributions.** If you are age 50 or older, contribute above the regular limit if possible.

**5** **Rebalance plan investments.** Align your portfolio with your risk tolerance and objectives.

**6** **Create a Will.** Ensure that your personal belongings, assets, and investments go to your beneficiaries.

**7** **Build an emergency fund.** Hedge against unemployment or unanticipated expenses—save six to 12 months of living expenses.

**8** **Check your credit report.** Review your credit report to check for fraud and accuracy at [annualcreditreport.com](https://annualcreditreport.com).

**9** **Review insurance coverage.** Make sure you're ready for the unexpected by checking your insurance coverages.

**10** **Enroll in automatic bill payment.** Avoid missed payments, late fees, and dings on your credit score.

