

# Personal Financial Planning Checklist

Yes	No	
		1. I have a list of all my debts including who is owed, total owed, monthly payment and interest rate.
		2. I have a list of all my savings & investment accounts including where they are, balances, interest or earnings rate, name on account, and type of account.
		3. I have a list of all my insurance policies including insurance carrier, policy number, expiration dates, annual premium, what is covered, deductibles, and coverage maximums.
		4. My lists above are accessible to another person and are accessible to me from anywhere.
		5. I have a will and relatives know where to find it.
		6. I have checked my credit report for errors.
		7. I know my credit score.
		8. I have enough life insurance for my current situation.
		9. I have money in emergency savings or credit available to cover 1 - 3 months of expenses.
		10. I know how much I spend each month and on what.
		11. I have reviewed my credit cards and checking accounts for subscriptions and charges I do not need or do not use.
		12. I have a 3 month financial goal.
		13. I have a 1 year financial goal.
		14. I have a 5 year financial goal.
		15. I review my financial position and plan at least every 6 months to look for changes and adjust accordingly.

Yes	No	
		16. I watch my tax situation and withholdings throughout the year to ensure no surprises at tax time.
		17. If money has been a stressful issue in the past, I am taking positive steps to reduce that stress.
		18. If money has NOT been a stressor for me, I'm moving from denial to positive, future-looking steps.