



The Savvy Money Checklist

- Identify and refine your strong and passionate WHY:
 - Identify what inspires you to win with money
 - Financial Wellness Vision Statement
- Spending and Savings:
 - Created, understand, and sticking to spending plan
 - Created, understand, and implement strategies for irregular expenses (short-term and long-term)
- Emergency Fund:
 - Completed Emergency Fund savings sheet
 - Emergency Fund goal established:
\$_____
- Debt Plan:
 - Not accumulating further unhealthy debt
 - Debt payoff plan established
- Goals:
 - SMART Goals established and implemented
- Long-term planning/tracking:
 - Retirement plan established
 - Net worth and Savings Rate tracked
- Other topics: insurance, legacy planning, children
 - Credit score and reports understood
 - Insurance/Life Insurance
 - Will/Estate Planning
 - College Savings
 - Career Planning