



Wealth Management Checklist

No one is born knowing how to save and invest. That's why it's important to start with the basics. Follow this checklist to ensure you get off to a good start:

- **Know Your Financial Situation.** Take an honest look at your finances. Don't be discouraged if you have a negative net worth. If you make a plan to get into a positive position, you are doing the right thing.
- **Make a Financial Plan.** What are the things you want to save and invest for? A home, a car, college, retirement? List your most important goals first, decide how many years you have to meet each goal and find savings or investment options that fit your time frame.
- **Pay Yourself First.** Include a category for savings and investing in your budget. If you have an employer-sponsored retirement plan, invest in it and arrange to have your contributions deducted directly from your paycheck.
- **Ask If You Really Need It.** If you buy a cup of coffee every day for \$1, that adds up to \$365 a year. Save that money instead. Over time, even a small amount saved can add up to big money.

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