

FINANCIAL “TO DO LIST”

for twenty-somethings

GET ON THE RIGHT FOOT FOR FINANCIAL INDEPENDENCE!

- Sign up for auto-deposit of your paycheck
- Evaluate withholding amounts (W4) annually
- Contribute to an IRA or Roth IRA
- Buy assets – like stocks or real estate
- Plan for job advancement
- Pay off loans quickly
- Take advantage of education benefits
- Evaluate health insurance plans/flexible spending plans annually
- Update your net worth statement regularly
- Sign up and max out your 401k (or 403b or 457) annually
- Get a versatile credit card
- Check your credit report annually
- File income taxes - annually
- Check into insurance to protect your assets
- Keep your resume and network up to date
- Brainstorm about ways to add income – find your entrepreneurial side
- Maintain a financial timeline, add financial goals
- Check into a health savings account
- and always...*
- Live below your means.
- Pay your bills on time!

