

# The Approachable Financial Milestones Checklist

Milestones don't have to be BIG. Even small feats can add up to big money moves. Consider these goals, listed in order of easy to challenging.

## Begin budgeting

- ☐ Open a checking account
- ☐ Track monthly income
- ☐ Take inventory of fixed monthly expenses (bills you must pay) and assess if you can reduce any

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### BONUS: Clean up your discretionary monthly expenses

- ☐ Take inventory of monthly nonessential living expenses
- ☐ Determine what you can toss
- ☐ Subtract those recurring discretionary expenses from your total budget

## Simplify your debts

- ☐ List all outstanding debts and total balances owed
- ☐ Note the interest rate for each debt
- ☐ Prioritize paying off high-interest debt first

## Keep a pulse on your credit

- ☐ Check credit score
- ☐ Review credit report
- ☐ Fix any credit report errors
- ☐ Pay outstanding balances

## Start saving

- ☐ Open a savings account
- ☐ Build an emergency fund (worth 3–6 months of expenses)
- ☐ Strive to save 10–20% of your monthly income

## Invest in your retirement

- ☐ Enroll in a 401(k) or IRA
- ☐ Contribute enough to get employer match, if available
- ☐ Identify your risk tolerance and time horizon (years to retirement)
- ☐ Learn about different investments
- ☐ Diversify investments over time

