



ROADMAP TO FINANCIAL HEALTH

TURN OFF AUTOPILOT



Determine your goals & prioritize what is most important to you. Do you want to get out of debt? Save for retirement? Brainstorm with your spouse.

SAVE FOR DREAMS



Once you are talking care of yourself (emergency, debt, retirement) you can focus on your goals. When you achieve a goal be sure to set a new one.

EMERGENCY FUND



Save a strong emergency fund. 3 to months is ideal, but if you have high-cost debt start with \$1,000 in savings.

PREPARE TO RETIRE



Save for retirement. Target at least 10%-15% of pre-tax income and make that a priority expense. You can't borrow for your retirement!

DESTROY YOUR DEBT



Make a plan to pay down your debt, then attack it. Start with the highest interest rate debt or smallest balance. Set a target debt-free date!

SET YOUR BUDGET



First, find a budget tracker that works for you. Then set a budget paying for needs and debts first, then allocating to savings and wants.