

Getting Your Financial House In Order

A strong financial future is built like a house, one step at a time, on a solid foundation.

1. Lay the Foundation: Emergency Savings

Every house needs a base before anything goes up.

- Build toward 3-6 months of living expenses in an emergency fund.
- This helps prevent you from dipping into retirement savings for unexpected costs.

2. Build the Walls: Your Retirement Plan

Walls give your financial house its structure

- Contribute at least enough to earn your full employer match - **that's free money** you'd otherwise leave on the table.
- Once high-interest debt is under control (Step 3), work toward saving 12-15% of your pay.
- Start small. Even a 1% bump, or an extra \$50 a month, adds up over time.

3. Clear the Ground: Manage Debt

You can't build on shaky ground.

- Focus on paying down high-interest debt, like credit cards.
- Every payment frees up cash flow you can redirect toward saving.

4. Add Extensions: Outside Savings

Extra rooms for extra goals.

- Consider an IRA, Roth IRA, or brokerage account for goals beyond retirement saving.
- Spreading savings across accounts means you're not relying solely on one alone.

5. Put on the Roof: Protection

Your roof shields you from storms.

- Keep adequate health, disability, and life insurance in place.
- Check that your retirement plan beneficiaries are current, especially after a big life change.

6. Add the Windows: Growth & Upkeep

Windows bring in light; upkeep keeps it all sturdy.

- Diversify your investment for balance and growth
- Revisit your investment allocations as you move closer to retirement, rebalance when needed.
- Review your contributions at least annually and stay current on your plan's features.

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