



WAEPA CHECKLIST

Worldwide Assurance for Employees of Public Agencies, Inc.

waepa.org

9 Financial Goals to Reach By Age 30

When you were in your early twenties, you probably weren't even thinking about the major life changes that you would be facing only a few years down the road. But you learned – and you are now starting to lay the foundation for your financial future and success. To help you get a gauge on where you are, the following are simple goals that you should aim to reach by the time you are thirty.

1. Become Financially Independent of Your Parents.

You are financially self-sufficient and no longer need your parents to cosign any loans or help pay your bills.

2. Completely Pay Off Your Student Debt.

It wasn't easy, but you've finally paid off your student loans. You can now use those additional funds to help build your future.

3. Fully Pay Off All Credit Cards.

You had you fun in your twenties, but you've learned your lesson. When your credit card bills come in, you pay them in full each month and are done paying high interest rates.

4. Have an Emergency Fund.

You've finally started to put money away for a "rainy day." You should now have 3 to 6 months of your expenses saved up that you could tap quickly for life's

unexpected surprises.

5. Monitor Your Credit Score.

You now know how important your credit score is for just about everything you do – and you watch it closely.

6. Have a Financial Plan.

You review and update your financial plan monthly to make sure you are on track to meet your financial goals.

7. Have a Career Plan.

You have a good idea now what your talents are and what they're worth in the marketplace. You've started planning for your future and can now see how career advancement can help you reach your financial goals.

8. Pay All Your Bills On Time.

You now know how your payment history can impact your credit score, so you pay all of your bills on time.

9. Begin Planning for Your Retirement.

Since you now have a much better understanding of your personal finances, you recognize the importance of starting to plan and save for your retirement.