

Smart money moves

A financial wellness checklist

If financial wellness is important to you, there are certain money moves you should be making. Take a few minutes to check the box beside each statement below that applies to you and identify gaps in your financial plan.

- I have a clear picture of my monthly cash flow.** I know how my average monthly spending on essentials and discretionary items compares to my monthly income.
- I have an emergency fund** that I can dip into in the event of a job loss, home repair or some other unforeseen financial hardship. You should typically have enough savings set aside to cover at least three to six months of basic living expenses, but the more you can accumulate, the better.
- I understand my debt** and have a plan to pay it off. Whether it's student loan or credit card debt, it's important to know your numbers, balance your priorities and have a plan of action.
- I have the essential estate plan documents in place.** To protect your assets and your loved ones' financial and emotional wellness, you need at least a will, beneficiary designations, powers of attorney, a living will, and a letter of instruction.
- I have financial protection in the event of loss of life or disability.** For many people, life insurance is a key component of personal risk management. At the same time, people in general face a greater risk of becoming disabled than dying, especially during their 30s and 40s.
- I save regularly for retirement through my workplace savings plan or IRA,** increase my contributions annually, and review my investment mix once a year.
- I have reviewed my W-4** to ensure the right amount of tax is withheld.
- I've made an appointment for a financial check-up.** WAEPA provides unlimited access to financial planning resources at **no cost to you.**

It can be hard to make a lasting change without a specific plan of action.

Contact EY today

**Call a financial planner at
+1 844 685 3676**

Monday-Friday
9:00 a.m. - 8:00 p.m ET

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