

Financial Checklist

- Has your life changed in the past year?** Marriage, a baby, moving or a new job, for instance? You may need to change your budget to take these into consideration.
- Retirement fund.** It's a good idea to contribute as much as you can to such tax-advantaged plans as your 401(k).
- Taxes.** Do any recent changes affect you? Do you need to adjust withholding payments?
- Evaluate your debt.** What do you owe? Try to consolidate your bills. The first ones to pay off are those that carry high interest.
- Check your will.** Is it up to date? Does it reflect your true wishes?
- Think about insurance.** How is your insurance coverage for home or rental, for life and for disability?
- What about the children?** Talk about establishing an education savings account or taking advantage of a 529 college savings plan.