

Just Do It: A Checklist to Help You Manage Your Money

Review this simple checklist for pointers that can help you manage your money.

Just Plan. Critical for long-term success, your financial plan doesn't need to be complicated, but it should provide a starting point and create a baseline for measuring your goals.

Just Invest. Invest early to maximize your returns. Consider low-cost, broad-based index funds to diversify holdings, reduce management expenses and mitigate tax consequences.

Just Budget. You have to know exactly how much you need per month to live. The easiest way to create a budget is to track what you earn, save and spend.

Just Plan for Retirement. It's never too early to start saving for life after work. Make regular contributions to retirement accounts, like 401(k) plans, for tax-deferred growth.

Just Eliminate Debt. Reduce debt as early in life as you can, and by retirement if possible—you'll find it easier to achieve your goals without debt hanging around your neck.

Just Cut Fees. Physically review all financial statements and bills, looking for hidden fees that you can eliminate.

Just Look. Monitor your brokerage statements and 401(k) account to ensure you are on track for retirement. It is always a good idea to overestimate your needs.

Just Do It

According to reports from CNBC, 75% of Americans are going it alone, without the help of a financial advisor.¹ To achieve their goals, everyone should have a financial advisor. But not just any advisor – a good one, and the right one for you.

Just do it.

¹ CNBC, First in Business Worldwide, and Acorns. "Invest in You Savings Survey." <https://www.cnbc.com/2019/04/01/americans-are-more-confident-about-their-retirement-savings-now-versus-three-years-ago-pre-trump-according-to-the-invest-in-you-savings-survey.html>. Accessed: June 2019.

