

# FINANCIAL CHECK-IN CHECKLIST



*Reflect, review, and refresh your finances. Use this simple checklist to celebrate your progress, make updates, and identify next steps that set you up for success.*

## Step 1: Review Your Plan & Adjust for Life Changes

- Review your spending plan. Does it still fit your current lifestyle/goals?
- Identify categories where you spent more or less than planned.
- Note any life changes that affect your income or expenses.
- Create or adjust automatic transfer to savings each payday.
- Set a realistic monthly savings goal for the next year.

## Step 2: Check Your Credit Reports and Update Passwords

- Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) to access your free credit reports.
- Review all listed accounts and dispute any errors.
- Check your credit utilization (aim for 30% or less).
- Update passwords for online banking, credit cards, and financial apps.
- Turn on two-factor authentication for added protection.

## Step 3: Assess Savings and Debt Progress

- Review all savings accounts (emergency, retirement, and goal-based).
- Note how much progress you've made toward each goal.
- Identify opportunities to increase savings automatically for next year.
- Review all debts (credit cards, loans, etc.) and total balances.
- Celebrate any debt you've paid down! Every bit counts!
- Explore options to lower interest rates or consolidate if needed.

## Step 4: Evaluate Insurance Coverage and Beneficiary Designations

- Review your health, life, home/renters, and auto insurance policies.
- Confirm your coverage still meets your needs and budget.
- Update beneficiaries if you've had major life changes.
- Check for duplicate coverage or outdated policies.
- Compare quotes to make sure you're getting the best value.

## Wrap-Up: Reflect and Plan Ahead

- List three financial wins - big or small.
- Write down one area you'd like to improve in.
- Take the [America Saves Pledge](#) to receive tips and encouragement year round.

**Small steps add up. The progress you make today sets you up for success tomorrow.**

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America Saves Resource Center**

