Is it Time to Get Your Financial House in Order?

Take a room-by-room tour of your home and see what financial lessons it might have to teach us.

**Kids' Rooms**
- **Growing Up**
  - Go to https://bigfuture.collegeboard.org/ to start planning early.
  - Find out if a 529 plan is a good option for your family.
  - When your kids get older, explore loan and grant opportunities.

**Bathroom**
- **Clean-Up**
  - Review your credit score several times a year.
  - Try to pay off credit card debt.

**Master Bedroom**
- **Dreaming**
  - Write down your short-term and long-term money goals.
  - Create a will if you haven’t already done so.
  - Start saving for retirement early so your money has more time to accrue interest.
  - Automate your savings plan with paycheck deduction or an automatic savings transfer.
  - Contribute as much as you can to your 401(k) and maximize employer matching.

**Kitchen**
- **Food Budget**
  - Plan your meals in advance.
  - Waste less by using perishable food first.
  - Write a shopping list to cut down on impulse purchases.
  - Use coupons to save even more.

**Family Room**
- **Protecting Life Standards**
  - Consider life insurance. It costs less than most people think.
  - Think about disability insurance so you’ll still have an income if you’re unable to work due to a disability.
  - Check out critical illness insurance. It pays a lump sum if you’re diagnosed with a covered illness.

**Garage**
- **In Case of Emergency**
  - Start by saving $1,000. Gradually build your emergency fund to cover three to six months of expenses.
  - Plan ahead for extra expenses that aren’t really emergencies.

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