

# 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.