

# 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.<sup>1</sup> 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.

<sup>1</sup> 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.

