

FINANCIAL FREEDOM CHECKLIST EVERY BEGINNER NEEDS

- ☐ 1. MAKE A BUDGET
- ☐ 2. CALCULATE YOUR NET WORTH
- ☐ 3. SET FINANCIAL GOALS
 - ☐ SET LONG-TERM GOALS (10+ YEARS TO ACHIEVE)
 - ☐ SET MID-TERM GOALS (3-10 YEARS TO ACHIEVE)
 - ☐ SET SHORT-TERM GOALS (1-2 YEARS TO ACHIEVE)
- ☐ 4. FULLY FUND YOUR EMERGENCY FUND
- ☐ 5. PAY OFF HIGH INTEREST DEBT
- ☐ 6. SAVE FOR RETIREMENT
- ☐ 7. FIGURE OUT YOUR INVESTMENT STRATEGY
- ☐ 8. PROTECT YOUR FINANCIAL FUTURE
 - ☐ MAKE SURE YOU HAVE ENOUGH INSURANCE
(MEDICAL, LIFE, HOME/RENTAL, AUTO, ETC.)
 - ☐ HAVE A WILL AND GENERAL POWER OF ATTORNEY
- ☐ 9. FIND WAYS TO CUT EXPENSES
- ☐ 10. WORK ON BUILDING OTHER STREAMS OF INCOME