

Note from the author on how to use this checklist.

Starting a new career post-MBA is a fresh opportunity to establish **financial well-being for a happier life**. I created this document to help you with this task.

This document is meant to help you identify areas of financial management that may require your attention today or this year. You are likely to say “No” to many questions, but that does not necessarily mean your financial health is in a bad state. Each line is a simple opportunity for you to reflect on whether that area is something you want to work on.

Every situation is different, and many areas may not be your priority right now. It is up to you to decide what to focus on and make notes. This document can be the start of your financial strategy, and you may want to repeat the exercise in a year's time. I hope you find it useful.

If you want to save time and use my help with creating your financial strategy and growing your wealth, you can book personal consultations, purchase a self-study program, or join an upcoming group course. Book your discovery call [here](#).

Feel free to write me with your impressions, comments and questions to lena@womeninvestorsclub.com.

Warm regards,
Lena Perepelova
Founder [“Women Investors Club”](#)

My financial well-being in 2024

Date:

1	FINANCIAL HABITS	YES	NO	PRIORITY	ACTION
1.1	Do I dedicate time to financial management on a weekly basis?				
1.2	Do I have “financial management time” blocked in my weekly / monthly agenda?				
1.3	Should I improve my financial habits?				
2	DEBTS	YES	NO	PRIORITY	ACTION
2.1	Do I have credit card debt?				
2.2	Do I have a study loan?				
2.3	Do I know the monthly cost of my debts?				
2.4	Do I have a clear plan to pay off my debts?				
2.5	Can I pay off my debts earlier than planned?				

3	PENSION PLAN(S)	YES	NO	PRIORITY	ACTION
3.1	Do I know which pension plans I have, where and how much pension I accumulated so far?				
3.2	Should I update my contact information for any of my pension plans?				
3.3	Do I understand the pension plan provisions of my current (new) employment?				
3.4	Is there anything to improve on my current pension plan?				
4	FINANCIAL PLANNING & INVESTING	YES	NO	PRIORITY	ACTION
4.1	Do I have a financial plan?				
4.2	Do I have a clear strategy on how to grow my wealth in the following 5-10 years?				
4.3	Do I understand the composition of my current investments?				
4.4	Do I have clear investing goals?				
4.5	Am I satisfied with my current return on investment?				

5	SAVINGS & BUDGETING	YES	NO	PRIORITY	ACTION
5.1	Do I know how much savings I have?				
5.2	Am I satisfied with the size of my savings?				
5.3	Do I have clear saving goals?				
5.4	Do I have an emergency fund?				
5.5	Do I receive income from my savings?				
5.6	Do I have a monthly budget for spending (or saving)?				
5.7	Is my budget a useful tool which maximizes my savings?				
5.8	Do I manage to stay within my budget?				
5.9	Do I revisit my expenses regularly ?				
7	TAX	YES	NO	PRIORITY	ACTION
7.1	Do I understand the local tax system?				
7.2	Do I know how much tax I am currently paying?				
7.3	Am I sure I am not paying too much tax?				

8	MONEY MINDSET	YES	NO	PRIORITY	ACTION
8.1	Am I satisfied with my current relationship with money?				
8.2	Do I talk openly about money with my friends and relatives?				
8.3	Do I tend to avoid working on my wealth because of any negative feelings around it?				
8.4					

9	WILL & INHERITANCE (optional)	YES	NO	PRIORITY	ACTION
9.1	Do I have a will?				
9.2	Do I need to update my current will?				
9.3	Do I know if my parents have a will?				
9.4	Do I know enough about inheritance tax and potential consequences for myself and my children?				

MY HIGHEST PRIORITY ACTIONS FOR THE _____ QUARTER OF 2024

1.

2.

3.

MY NEW FINANCIAL HABITS IN 2024

MY TO DO LIST IDEAS:

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	