with Andy Panko, CFP®, RICP®, EA



Start Here

Are you financially secure (e.g., adequate emergency fund, no high-interest debt, adequate insurance, financially solvent, etc.)?

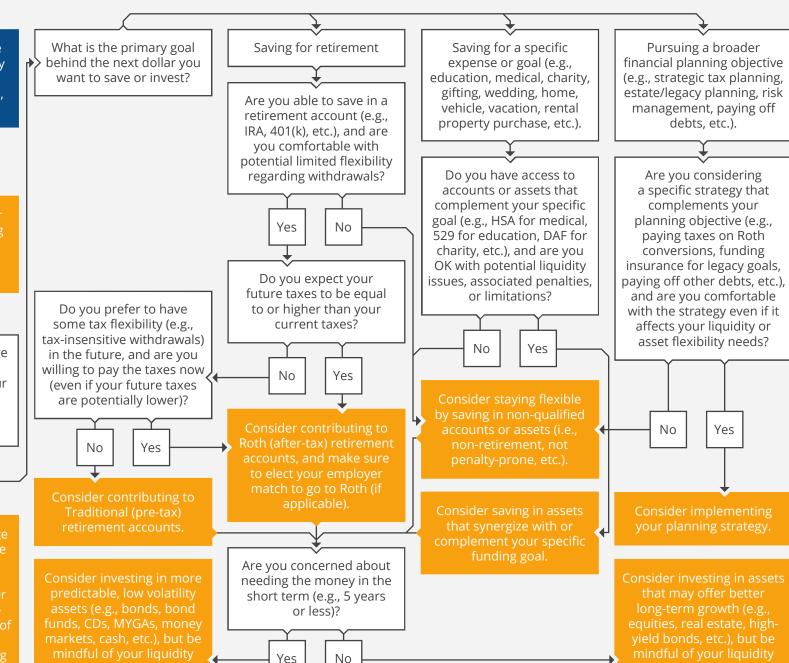
Yes No

Consider bolstering your emergency funds, paying off additional debts, or increasing insurance coverages.

Have you taken advantage of all the "free money" available to you from your employer benefits (e.g., matching contributions, ESPP, etc.)?



Consider taking advantage of any "free money" made available to you by your employer, so long as it doesn't conflict with other time-sensitive or higher-priority goals. Be mindful of any restrictions (e.g., vesting schedules, holding requirements, etc.).



needs and duration.

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