



MAKING MONEY MATTER

## Mid-Year Financial Check-In

### 1. TO DO....

- ☐ Examine your credit report to ensure accuracy.
- ☐ Review beneficiary designations – do any adjustments need to be made?
- ☐ Check your most recent paystub on the [IRS Tax Withholding Estimator](#) to see if you may owe taxes.
  - If necessary, update your W-4 based on the projection.
- ☐ Contact your credit card company to ask about lowering your APR.
- ☐ Take a look at your budget...
  - Are all bills and due dates accounted for? Hint: review credit card statements as well.
- ☐ My emergency fund balance: \$\_\_\_\_\_ Aim to save \$500 minimum, but no more than \$1,000.
- ☐ My one-month savings number: \$\_\_\_\_\_ (Add all your expenses for one month together).
  - Once you've saved \$1,000, start saving towards your one-month savings number.
- ☐ Can I increase my contributions to: Savings \_\_\_\_\_ Retirement: \_\_\_\_\_ Investing: \_\_\_\_\_
- ☐ My HSA/FSA Balance is: \$\_\_\_\_\_ Remaining contributions: \$\_\_\_\_\_
- ☐ Review all your subscriptions – make sure they are included in your budget.
- ☐ How much will I need for any events/holidays at the end of the year? \$\_\_\_\_\_ Start saving now!

### 2. MY AFFIRMATION

What are you affirming over yourself and your money for the remainder of the year:

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### 3. FINANCIAL GOALS

My goal(s) for the next 3 months:

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My goal(s) for the remainder of the year:

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### 4. CREDIT CARD DEBT

Account	Credit Limit	Balance	APR	30% Goal	Difference
American Express	\$3,000	\$1,500	20.99%	$\$3,000 \times 30\% = \$900$	Balance – Goal = $\$1,500 - 900 = \$600$