



## Why Every Family Should Have a Financial Plan

### Family Financial Planning Checklist

Use this checklist to track important areas of your family's financial plan:

- Review household income and expenses regularly
- Update beneficiaries on retirement accounts and insurance policies
- Check retirement contributions: Am I saving enough for my timeline?
- Evaluate education savings (e.g., 529 plans) alongside retirement goals
- Review insurance coverage (life, disability, health)
- Maintain an emergency fund (3–6 months of expenses)
- Evaluate tax strategies for both current and future income
- Revisit financial goals after major life events (marriage, kids, job changes)
- Discuss legacy planning: wills, trusts, and estate considerations

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