



Annual Financial Review

Once a year, sit down and answer these questions honestly

Review Date _____

Year Reviewed _____

Net Worth Check

Net worth this year: \$ _____ Last year: \$ _____ Change: \$ _____

Did net worth increase or decrease? Why?

Income & Career

Total household income this year: \$ _____

Did I get a raise or promotion? Am I paid fairly?

Am I maximizing my employer benefits? (Match, HSA, etc.)

Savings & Emergency Fund

Savings rate this year: _____% (Target: 15-20%+)

Emergency fund balance: \$ _____ Months covered: _____

Did I dip into emergency savings? For what?

Debt Progress

Total debt start of year: \$ _____ End of year: \$ _____

Which debts were paid off? Which remain?

Am I paying more than minimums on high-interest debt?

Retirement

Total retirement savings: \$ _____

Am I getting the full employer match? Yes / No

Am I on track for my target retirement age?

Do I need to rebalance my portfolio?

Insurance & Protection

Is my life insurance adequate? (10-12x income)

Health / dental / vision coverage reviewed?

Disability insurance in place?

Umbrella policy needed? (if net worth > \$300K)

Estate Planning

Will updated? Beneficiaries current?

Power of attorney documents in place?

Digital estate plan documented?

Goals for Next Year

Financial goal #1: _____

Financial goal #2: _____

Financial goal #3: _____

One thing I'll do differently with money next year: