THE 4 FINANCIAL METRICS TO TRACK





CREDIT SCORE

- Impacts rates and payments
- Start early with secured credit card
- Consider having rent reported

RETIREMENT SAVINGS RATE

- Goal is 10 - 15% of gross income
- Company match amount is minimum
- Start when part-time or gig worker





EMERGENCY FUND CAPACITY

- 6 to 9 months of expenses covered
- Calculate every 3 years to update needs
- Catalyst to surviving major income disruption

NET WORTH

- All encompassing measurement of financial health
- Age times income divided by 10 is minimum goal
- Might start negative, goal is upward trend line

