#DO YOU KNOW THE NUMBERS #YOU SHOULD BE TRACKING?#

CREDIT SCORE
a gauge of your credit worthiness

IMPACTS:
Loan rates, insurance rates, employment

WAYS TO IMPROVE:
Utilize only 50% of credit, limit amount of credit, pay on time



RETIREMENT SAVINGS RATE
an indicator of progress towards long term goals

IMPACTS:
Retirement dreams, age can retire, where you can live

WAYS TO IMPROVE:
Increase 401k, bonuses to retirement, save outside of 401k







EMERGENCY FUND BALANCE
the number of months you can cover expenses

IMPACTS:
Keeps unexpected from ruining finances, helps avoid pulling from retirement, backstop for life changes

WAYS TO IMPROVE:
Only use for emergencies, all extra income to emergency fund, lower expenses needed monthly



NET WORTH
(assets minus liabilities)
quick calculation of your financial health and trend

IMPACTS:
Provides perspective on financial health, gives feedback on performance over time, is a long term goal that is easy to measure

WAYS TO IMPROVE:
Smart choices with debt, buy appreciating assets, save as much as possible