smarter MONEY LIFE

10 FINANCIAL HABITS TO BUILD BEFORE 40

You don't need to have everything figured out by age 40. But building these money habits can help you create more financial confidence, flexibility, and long-term success.

1

PAY YOURSELF FIRST: BEFORE YOU SPEND MONEY, SAVE SOME

- Automate savings from every paycheck
- Increase savings when income rises
- Treat saving like a monthly bill

2

SPEND WITH INTENTION: MAKE SURE YOUR SPENDING REFLECTS YOUR PRIORITIES

- Follow a spending plan
- Avoid impulse purchases
- Review subscriptions and recurring expenses

3

SAVE CONSISTENTLY FOR EMERGENCIES: LIFE HAPPENS. BE PREPARED.

- Contribute to your emergency fund every month
- Keep emergency savings separate from spending accounts
- Rebuild savings after unexpected expenses

4

INVEST REGULARLY: DON'T WAIT FOR THE "PERFECT" TIME TO INVEST

- Make automatic retirement contributions
- Invest through market ups and downs
- Increase contributions over time

5

USE CREDIT RESPONSIBLY: BUILD A STRONG FINANCIAL REPUTATION

- Pay bills on time
- Avoid carrying large balances
- Monitor your credit regularly

6

KEEP DEBT UNDER CONTROL: AVOID LETTING DEBT LIMIT YOUR OPTIONS

- Pay more than the minimum when possible
- Avoid borrowing for lifestyle purchases
- Create a payoff plan for high-interest debt

7

REVIEW YOUR FINANCES MONTHLY: KNOW WHERE YOUR MONEY IS GOING

- Check account balances
- Track progress toward savings goals
- Identify areas to improve

8

INCREASE YOUR FINANCIAL KNOWLEDGE: LEARN SOMETHING NEW ABOUT MONEY EACH YEAR

- Read books or articles
- Listen to financial podcasts
- Ask questions and seek advice

9

PROTECT YOURSELF FROM FINANCIAL RISKS: PREPARATION IS PART OF GOOD MONEY MANAGEMENT

- Review insurance coverage
- Update beneficiaries
- Keep important documents organized

10

TALK ABOUT MONEY: HEALTHY FINANCIAL CONVERSATIONS MATTER

- Discuss goals with your partner
- Talk with trusted advisors
- Teach healthy money habits to your family

Your Money. Your Way.

We'll help you get there.

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