WHAT ARE THE IMPORTANT GOALS FOR EACH STAGE OF YOUR LIFE?

STARTING OUT



- Create and stick to a basic budget
- Build an emergency fund (start with $1,000, then work toward 3–6 months)
- Start saving for retirement early—even small amounts count
- Build credit responsibly (pay bills on time, keep balances low)

BUILDING YOUR FAMILY



- Reevaluate investments for long-term growth
- Plan intentionally for college costs or aging parents
- Review insurance and estate plans regularly
- Create or update estate basics (beneficiaries, will)

HEADING TO RETIREMENT



- Take advantage of retirement catch-up contributions
- Finalize retirement timelines and income goals
- Reduce debt before retirement
- Estimate healthcare and long-term care costs

RETIREMENT YEARS



- Turn savings into reliable retirement income
- Coordinate Social Security and retirement withdrawals
- Manage healthcare and long-term care expenses
- Preserve assets and reduce tax exposure