



ARE YOU ON TRACK TO ACHIEVE *Financial Success?*

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**"You do not determine your success by comparing yourself to others.
You determine your success by comparing your accomplishments
to your capabilities."**

- Zig Ziglar

During conversations with most of my clients, I realized that there is one common denominator among those that achieve financial success: they are the ones most interested in knowing how they currently stand and what they need to do next to achieve the financial goals that are important to them.

To achieve financial success, we all need to spend some time developing our financial skills, financial knowledge, and financial assets. We need to know where we stand and what we need to do next.

Use this checklist to reduce your stress & protect yourself from emergencies!

I would recommend that you revisit this checklist every 6 months to make sure you stay on track.

Let's get started!



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Financial Advisor
Founder of ONE Team Financial Group

How TO USE THIS CHECKLIST

- Review each item on the checklist and mark off items that you have completed
- **Discover where you stand:**
 - \$ GREAT START**
 - \$\$\$ ALMOST THERE**
 - \$\$\$\$ ON TRACK TO FINANCIAL SUCCESS**
- Make a plan
 - How are you going to move closer to your next goal over the next six months and every six months after that?
 - Who will help you get there? Will you do it yourself through YouTube/Google University, or will you hire a Financial Planner to help you?
- Don't beat yourself up!!!
 - The simple fact that you downloaded this guide, you're reading it, and you're trying to find out where you stand, you are making the right moves to get you closer to achieve Financial Success.

\$ GREAT *start* \$

- ☐ **I pay all my bills on time.**
I don't face late fees or overage charges.
- ☐ **I maintain all basic, necessary insurance.**
Health Insurance, Homeowners/Renters Insurance, Auto Insurance, Life Insurance, and Umbrella Insurance.
- ☐ **I know where my money is going.**
I either maintain a budget or regularly review my spending.
- ☐ **I spend less than I make.**
I have money to pay down debt, save for the future, and invest each month.
- ☐ **I plan ahead and save for large expenses & travel plans.**
I don't just buy things on credit, hoping to have the money later.
- ☐ **I don't live paycheck-to-paycheck.**
If my next paycheck were late or didn't come in, I wouldn't have to resort to debt.
- ☐ **I have at least \$1,000 in an emergency fund.**
- ☐ **I regularly check my credit report to monitor for fraud.**
Either through a free service or regular reports offered by my credit card company.
- ☐ **I have a written plan to pay off my debts, and I am making more than the minimum monthly payments.**
I see the value of being debt-free.
- ☐ **I have reviewed and added beneficiaries to all my important accounts.**
I've named whom my assets in my 401(k), IRAs, and insurance accounts should go to if something happens to me.

\$ \$ *almost* THERE \$ \$

- ☐ **I know what is most valuable to me and my financial goals align with my values.**
Ask yourself "What is the purpose of money in your life?" Take a look at your current goals. Are your current financial practices in helping you or pulling you away from your goals?
- ☐ **I have no consumer debt.**
My money is mine to use, save, or invest as I please. I don't make other people rich by paying interest.
- ☐ **I have a fully-funded emergency fund.**
I have 3 to 6 months of expenses in a liquid, high-yield savings account.
- ☐ **I contribute to my employer's 401(k)/TSP/403(b).**
At least enough to receive the full match (if available).
- ☐ **I have automated regular investments into a Roth or Traditional IRA to further prepare for retirement.**
- ☐ **I have an HSA/FSA where I am saving for health expenses.**
If my employer offers a match for these accounts, I contribute enough to take advantage of it.
- ☐ **If I plan to help pay for my child's college expenses, I know how much I need to invest.**
If old enough, I have started to communicate what I am willing to pay to my child.
- ☐ **I have protected my family and assets by completing a Will & Guardianship.**
This dictates how my assets will be handled and who will care for my children if something happens to me.
- ☐ **I maintain basic, necessary insurance. I've also acquired Disability Insurance, Long-Term Care Insurance, and Identity Theft Protection.**
- ☐ **I have a specific financial goal I am working towards.**
- ☐ **I am developing at least one stream of passive income.**
A future pension, income from a business, real estate income, or investment dividend/capital gains.
- ☐ **I look for ways to be more financially aware and educated regularly.**
I surround myself with people and voices that are financially responsible: family, friends, podcasts, YouTube, books, or paid courses.

\$ \$ \$ ON TRACK TO *Financial Success* **\$ \$ \$**

Visit our SHOP to download the full version
<https://www.1t1ffinancial.com/shop>

It includes:

- The complete ON TRACK TO FINANCIAL SUCCESS checklist
- The REAL ESTATE version GREAT START, ALMOST THERE, ON TRACK checklists

*Existing clients: you get this for free. Let me know if you haven't received yours

REAL ESTATE

GREAT *start*

almost THERE

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