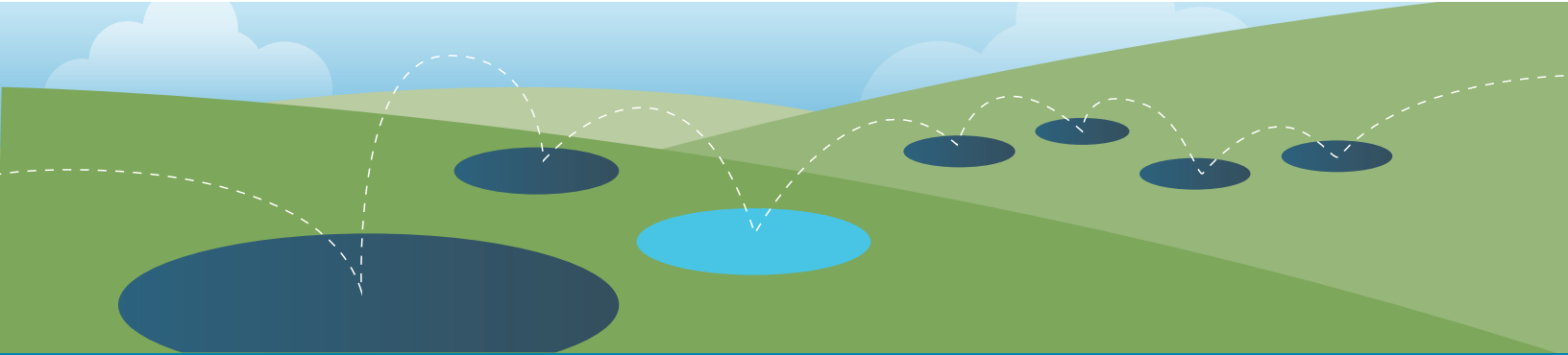




A Helpful Checklist

Follow these steps to a healthy financial future.



1 Start Small and Build Momentum

WHAT TO DO

- Build an emergency fund between \$1,000–\$5,000 to cover unexpected expenses
- Make a household budget and evaluate where you can afford to cut costs
- Enroll in your employer-sponsored retirement plan, saving up to your company's match, if available
- Contribute to a Health Savings Account (HSA) to cover anticipated current year medical expenses (if you are enrolled a high-deductible health plan)

WHY IT MATTERS

Taking control of your day-to-day budget can allow you to focus on the long term.

2 Free Yourself From Short-Term, High-Interest Debt

WHAT TO DO

- Make a plan to pay down credit card debt
- Use your emergency fund instead of credit cards to offset any surprise costs
- Pay off small balances first; your early success will keep you motivated

WHY IT MATTERS

Eliminating short-term, high-interest credit card debt frees up money to save each month.

3 Aim for Higher Savings Goals

WHAT TO DO

- Gradually increase your retirement savings to a suggested goal of 15% of your annual pay; any employer contributions, if provided, count toward the 15% savings goal; over time maximize your savings by contributing up to the IRS annual limit, and, if applicable, take advantage of any catch-up contributions
- Gradually increase your HSA savings to maximize the annual contribution limit
- Revisit your emergency fund to cover three to six months of expenses

WHY IT MATTERS

Increasing your savings to the recommended levels can prepare you for the future you imagine.

4 Tackle Long-Term Debt

WHAT TO DO

- Consider refinancing your mortgage, student loans, or auto loans to lower interest rates
- Lessen the burden of future debt by saving in a tax-advantaged 529 college savings plan

WHY IT MATTERS

Getting rid of long-term debt can help you maximize your savings potential.

5 Balance Remaining Financial Needs

WHAT TO DO

- Pay off your mortgage and any other long-term debts
- Give to your favorite charity through annual donations or a planned gift
- Establish a financial legacy for your family through estate planning

WHY IT MATTERS

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