

# FINANCIAL HEALTH CHECKLIST

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it's totally possible.

Taking control of your finances is not easy. It involves calculation, dedication and some serious behavior change. But creating a plan and sticking to it prepares you for both short- and long-term financial well-being. Use this checklist to get started on your path to financial health.

## SET A SAVINGS GOAL

The earlier you plan for your financial future, the more your money compounds over time. Find out how much you should save to retire comfortably with this retirement calculator: [money.cnn.com/retirement](http://money.cnn.com/retirement).

## TRACK YOUR PURCHASES

Simply keeping track of your spending is a great first step to building a budget. Free tools like [Mint.com](http://Mint.com) can help you create budgets, set alerts, and automatically organize purchases in categories like food, rent and gas.

## CANCEL UNUSED SERVICES

Some services may charge you for monthly fees and automated annual renewals without you realizing it. Catalog your subscriptions, and cancel the ones you don't use or could do without.

## TACKLE CREDIT CARD DEBT

Get rid of one of the most burdensome debts you can have: credit card debt. With interest rates often topping 18%, monthly payments usually only cover interest and don't touch the debt itself.

## PAY YOURSELF FIRST

Automatically allocate a portion of your paycheck to go into your personal savings and retirement accounts. When the money is taken out of your paycheck before it hits your bank account, you won't miss it.

## CONTRIBUTE TO YOUR 401(K)

Be sure to contribute the maximum to your retirement funds. That's money in the bank for your future — and less taxable income right now. Cha-ching!

### ✓ CHECK YOUR CREDIT REPORT

Maintaining good credit means you'll pay lower interest rates when you borrow for a big purchase like a house or car. Check your report for free once a year at [AnnualCreditReport.com](http://AnnualCreditReport.com).

### ✓ SET UP AUTOMATIC PAYMENTS

Pay your bills on time with automated services. Setting up automatic payments saves both time and postage while helping you avoid late fees.

### ✓ ASK FOR A BETTER DEAL

Could you pay less for the same cable, landline or wireless service? Renegotiate how much you pay — or find a competitor who'll give you a better rate.

### ✓ ESTABLISH AN EMERGENCY FUND

Make sure you set aside funds in an easily accessible account in case of an emergency. That way, in the unlikely instance you need to make a large healthcare, car or other unplanned payment, you'll avoid paying fees to access your retirement account or going into debt.

