

# TASK CHECKLIST

Exercise Tasks	Dates Completed
<b>Getting started: Learn about your financial behavior</b> <input type="checkbox"/> Complete the “Needs vs. Wants” exercise (with spouse, if applicable).	
<b>1. Give to others</b> <input type="checkbox"/> Establish a plan for charitable giving.	
<b>2. Save for emergencies</b> <input type="checkbox"/> Set up a separate savings account with direct deposit from your paycheck. <input type="checkbox"/> Save \$500. <input type="checkbox"/> Save \$1,000. <input type="checkbox"/> Continue toward the goal of saving three to six months of living expenses, but focus initially on paying off consumer debt. (See “Eliminate debt” below.)	
<b>3. Plan your spending</b> <input type="checkbox"/> Choose and begin using a spending plan tracking tool. <input type="checkbox"/> Track all expenses for 30 days. <input type="checkbox"/> Create an ongoing spending plan and continue to track expenses.	
<b>4. Eliminate debt</b> <input type="checkbox"/> Stop using credit or cut up your credit cards. <input type="checkbox"/> Build a debt elimination plan. <input type="checkbox"/> Eliminate all consumer debt. This may take some time. Keep moving!	
<b>5. Review and establish insurance protection</b> <input type="checkbox"/> Enroll in or review health insurance coverage. <input type="checkbox"/> Obtain an appropriate amount and type of life insurance. <input type="checkbox"/> Compare property and casualty coverage and costs.	
<b>6. Create an estate plan</b> <input type="checkbox"/> Review and update beneficiary designations. <input type="checkbox"/> Create a will, healthcare directives, and power of attorney.	
<b>7. Invest</b> <input type="checkbox"/> Complete your investment policy statement. <input type="checkbox"/> Verify you’re contributing enough to the Deseret 401(k) Plan to get at a minimum the full employer match. <input type="checkbox"/> Choose an appropriate investment mix. <input type="checkbox"/> Increase your contributions. (Consider setting up a scheduled increase.)	