



Check off the goals you want to strive for this year.

- Make a budget if you don't already have one, or update your existing budget from 2008.
- Build an emergency fund worth at least three times your monthly spending, including housing expenses.
- Track all money coming in and going out of your household.
- Watch spending carefully!
- Make a plan to become debt free and stick to it.
- Set up an automatic savings account if you don't have one.
- Open an IRA or Roth IRA and invest if you have extra cash after you've contributed enough to your 401(k) to get the employer match.
- Contribute as much as you can to your retirement savings! Even a small amount is meaningful.
- Evaluate your 401(k) plan to see if you need to make adjustments, and consider increasing your contribution.
- Consolidate and simplify your accounts.
- Stay healthy to avoid extra healthcare costs!
- Reduce your utility spending by purchasing energy-efficient bulbs.
- Educate yourself about money!

