



Financial Road Map

Know Your Goals

- I have spent time with God learning who I am, and the desires He has placed in me to accomplish.
- I have a team in place to help me accomplish these goals.
- I have a written plan for achieving my financial goals (retirement, college fund, eliminating debt, etc.)

Protect Assets and Income

- I have a written savings & spending plan (budget).
- I have the equivalent of 4 to 8 months of living expenses in my bank, savings account, or money market
- I have a line of credit for major emergencies.
- I have a current, valid estate plan (will, living will, trust(s), power(s) of attorney, etc.) designed to effectively transfer wealth, minimize cost, and reduce stress and financial loss to my loved ones.
- I have updated my beneficiaries on all of my accounts (life insurance, IRAs, 401k, joint accounts w/ rights of survivorship, etc.)
- When I die, my executor can easily find and obtain the necessary documents.
- I have enough life insurance and investments that, upon my death, the proceeds will pay off all debts and provide for those who are dependent upon my income.
- I have sufficient investments, insurance, and/or assets in Trust to protect myself from a large financial loss due to theft, lawsuits, accidents, natural disasters, disability, nursing home care, health problems, large market downturns on retirement income assets, etc.

