

Don't be stranded on a deserted financial island.

Some simple steps will help you chart a course toward success!

- 1. Set financial goals and review them annually.**
- 2. Increase your income if possible.**
- 3. Track spending and stick to a plan.**
- 4. Save regularly. It doesn't have to be a large commitment - just a consistent one.**
- 5. Maximize employee-sponsored plans like 401(k) matching programs.**
- 6. Maximize tax advantages.**
- 7. Eliminate credit card debt.**
- 8. Teach children how to manage money responsibly.**
- 9. Have adequate insurance coverage and re-evaluate annually.**
- 10. Have an estate plan including ethical wills.**
- 11. Create your personal definition of wealth.**
- 12. Understand your buying tendencies and weaknesses.**
- 13. Have monthly money meetings with your family.**
- 14. Integrate your spending with your values.**
- 15. Balance living today with saving for tomorrow.**