

Rank	✓	Activity
1	<input type="checkbox"/>	Read Managing Retirement Throughout Your Life & The Power of Compounding at Wymanfs.com
2	<input type="checkbox"/>	Create a plan by week or month for actions to take. Add to your calendar as reminders.
3	<input type="checkbox"/>	Invest in a retirement account
4	<input type="checkbox"/>	Automate investments from your paycheck or company distribution.
5	<input type="checkbox"/>	Set up a meeting with a financial advisor.
6	<input type="checkbox"/>	Consolidate high interest credit cards to a low interest credit card or loan to save on interest.
7	<input type="checkbox"/>	Create a budget, and pay yourself first (investments/savings); automatically.
8	<input type="checkbox"/>	Pay off debt. Balance the pay-off with creating an emergency fund. A rule of thumb is to split savings/debt 50/50 until a 3-6 month emergency fund is created. Then focus all on debt reduction.
9	<input type="checkbox"/>	Track expenses for one month then review for areas to cut back. Use a spreadsheet or financial app to help, or simply pull your bank and credit card statements and add up the various categories.
10	<input type="checkbox"/>	After basic expenses, allocate a fixed amount for entertainment, shopping, or hobbies. Ideally use only cash for those extras so you stay within budget.
11	<input type="checkbox"/>	Review investments for pre and post-tax retirement income. Have some tax-free retirement income to make your dollars go further.
12	<input type="checkbox"/>	On your birthday, check your investments balance and goal progression.
13	<input type="checkbox"/>	Cancel or downgrade streaming services, memberships, and subscriptions.
14	<input type="checkbox"/>	Eat at Home - Reduce dining out and plan meals to cut grocery waste.
15	<input type="checkbox"/>	Lower Utility Bills - Use energy-efficient appliances, adjust thermostat settings, and unplug devices when not in use.
16	<input type="checkbox"/>	Shop Smart - Compare prices, and take advantage of cashback or rewards programs.
17	<input type="checkbox"/>	When shopping, ask the question: Do I need it or do I just want it? If a want, skip and instead use that money to pay off debt or invest in retirement.
18	<input type="checkbox"/>	When shopping, whether in person or online, use the 24 hour method: Wait 24 hours and if it is still needed, go back and purchase. This reduces impulse buying and reduces spending.
19	<input type="checkbox"/>	Review insurance policies annually for savings and/or adjustments. Be careful to compare apples to apples. Some cut-rate insurance companies are difficult to work with if a claim is submitted. Do your homework on this one!
20	<input type="checkbox"/>	Refinance or Downsize - Consider refinancing loans or moving to a less expensive home to reduce costs. Make sure to use the difference to pay off debt, create an emergency fund, and invest in retirement.