

# Financial Planning Checklist

A solid financial plan includes 9 key aspects.

**Debt consolidation**

- Do you know how much debt you have? Is it manageable?  
Know how to consolidate debt to be more in control.

**Budget plan**

- Achieving your goals starts with organizing how your money is spent.

**Future plan**

- What are your short- and long-term goals? Your goals will change over time, so make sure your plan structure allows for variations.

**Income plan**

- Do you have sustainable and dependable retirement income sources?  
(Social security, pensions, dividends, etc.)

**Investment plan**

- Set it and forget it – see how your money can work for you behind the scenes.  
A smart investment strategy early on goes a long way.

**Taxes**

- Are you tax efficient? Does your financial plan allow you to save money and reduce your tax liability?

**College or education plan**

- What financial contribution do you want to provide? Start saving as soon as possible, taking into account when distributions are received, income fluctuations up until then and more.

**Retirement plan**

- You need to understand your time horizon and your spending needs.  
Have you evaluated your risk tolerance? Make sure you know how much you need to stay comfortably retired.

**Legacy plan**

- It's more than having a will or trust in place.  
Give your family peace of mind, ensure they're well-protected, and leave behind in writing how you want your legacy to live on.



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