



MY WEALTH LIFE
FINANCIAL FREEDOM

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Year-End Financial Checklist for a Wealthier Year Ahead

“Financial freedom begins with clarity — not perfection.”

1 Review Your Year at a Glance

- Review bank and credit card statements
- Identify joyful spending vs. wasteful spending
- Spot patterns and make changes for next year

💡 Use our [Zero-Based Budget Template](#) to give every dollar a purpose.

2 Revisit Your Savings Goals

- Check progress toward your savings goals
- Rebuild or top off your emergency fund
- Set next year’s savings percentage

Consistency beats perfection. Save automatically — even small steps matter.

3 Check In on Your Debt

- List all balances, interest rates, and minimum payments
- Decide between the Snowball or Avalanche method
- Make an extra payment toward your highest-priority debt

💡 Try our [Debt Snowball & Avalanche Calculator](#) to see your payoff timeline.

4 Check Your Credit Report

- Request your free annual credit reports from all three major bureaus
- Review for errors or suspicious accounts
- Consider a credit freeze if concerned about identity theft

 Learn more at the official Consumer FTC website.

5 Maximize Your Retirement Contributions

- Ensure full employer 401(k) match
- Review IRA or SEP IRA contributions
- Plan for next year's contribution limits

Building wealth is about consistency, not complexity.

6 Review Your Investment Mix

- Rebalance your portfolio
- Reassess your risk tolerance
- Explore new opportunities

 Explore our [Beginner Investment Series](#) to invest with confidence.

7 Review Insurance and Estate Plans

- Update beneficiaries
- Review life/disability coverage
- Review your will or estate documents

Small updates today can save your family stress tomorrow.

8 Prepare for Tax Season

- Gather receipts, donations, and records early
- Estimate taxes owed or expected refund
- Consider contributing to an IRA or HSA for tax benefits

Proactive planning today simplifies April tomorrow.

9 Set Your Financial Intentions

- Define what financial freedom looks like next year
- Identify one new wealth-building habit
- Write your top 3 financial priorities for the new year

This isn't about perfection — it's about progress.

✦ My Wealth Life Wrap-Up

Take a deep breath. Reflect. Recommit.

Financial confidence is built one intentional choice at a time.

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Visit mywealthlife.me for more tools and templates.