

TAKE CONTROL OF YOUR FINANCES IN YOUR 30S

- ☐ Download a budgeting app or spreadsheet
- ☐ Track your monthly income and expenses
- ☐ Identify unnecessary spending and cut back
- ☐ Automate your savings to a high-yield savings account
- ☐ Review student loans and consider refinancing options
- ☐ Explore ways to reduce housing costs (negotiate rent, evaluate home needs)
- ☐ Establish an emergency fund for unexpected expenses
- ☐ Open or increase contributions to a retirement account (401(k), IRA)
- ☐ Learn about investment options and start small
- ☐ Adjust mindset to view money as a tool for achieving goal
- ☐ Review and adjust your plan every 3-6 months
- ☐ Celebrate that you're taking steps to better your situation!