

# in your 30's

In your 30's, you may begin the development of a career and/or a family. You may be purchasing your first home and taking on lifelong debt. Your career may be in full swing and looking for opportunities for advancement.

- Pay yourself first with savings
- Boost retirement savings
- Build more human capital with career and professional relationships
- Consider permanent insurance
- Create spending priorities
- Diversify investments
- Eliminate high cost debt
- Find a financial advisor
- Invest in reliable transportation
- Learn to donate
- Make a will, be mindful of your beneficiaries
- Maximize employer 401K match
- Monitor your 401K annually
- Plan for the costs of children and their education
- Proactively evaluate financial progress
- Protect your financial assets
- Reconsider pre-paying low interest debts
- Talk finances with your significant other
- Use credit wisely
- Discuss annual tax planning

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