

in your 40's

Your 40's are a wonderful decade. It may be a period of career stability or career changes. It's time to think about your retirement planning.

- Boost retirement contributions
- Carefully consider home improvements
- Check personal and retirement investment funds asset allocation
- Consider all debt
- Consider disability/long term care insurance
- Consider post baccalaureate degree/new skill
- Consider renewing your term life insurance policy
- Create a will/trust
- Don't raid retirement accounts for kid's college and/or wedding
- Encourage kids to make good financial choices
- Establish an emergency fund
- Establish savings goal
- Finish paying off high interest consumer debt
- Get financial and estate planning help
- Get rid of unnecessary bank and credit card fees
- Learn to donate and to give back
- Monitor your 401K
- Pay yourself first into savings accounts
- Use and pay off credit cards each month
- Discuss annual tax planning

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