



# Leading Toward *Financial Wellness*



**A Practical Handbook for You and Your Money**



# INTRODUCTION



## Take charge of your financial path

### Get clear on your financial picture:

- Create a detailed monthly budget - all income and all expenses
- Identify expenses you can reduce or eliminate
- Track your spending habits using a budgeting tool

### Build your emergency fund:

- Aim for 6 - 12 months of essential living expenses
- Automate your monthly transfer to your savings account

### Manage and reduce debt:

- List all debts (loans, credit cards, car payments, etc.)
- Prioritize paying off high-interest debt first **or** smallest balance first
- Make more than the minimum payment when possible

### Increase savings and investments

- Contribute to your employer-sponsored retirement plan
- Open or increase contribution to IRA or Roth IRA
- Work with a financial advisor you trust

### Plan for your future:

- Set short- and long-term financial goals
- Make sure your beneficiaries are updated on your accounts
- Remember that planning for tomorrow needs to start today

# SETTING FINANCIAL GOALS

**Use this worksheet to define clear, actionable financial goals**

**Short-term goal (1 - 12 months)**

Goal: \_\_\_\_\_

Why this matters to me: \_\_\_\_\_

Action steps: \_\_\_\_\_

Target completion date: \_\_\_\_\_

Milestones to track progress: \_\_\_\_\_

**Long-term goal (1 - 5 years)**

Goal: \_\_\_\_\_

Why this matters to me: \_\_\_\_\_

Action steps: \_\_\_\_\_

Target completion date: \_\_\_\_\_

Milestones to track progress: \_\_\_\_\_





# RESOURCE LIST



## Books

Women with Money by Jean Chatzky

Own It: The Power of Women at Work by Sallie Krawcheck

## Podcasts

The Long View by Morningstar

Her Money with Jean Chatzky

## Websites and Tools

Financial Calculators: Vanguard and Fidelity retirement calculators

Budgeting App: YNAB

Financial Literacy Courses: Khan Academy's *Personal Finance* course; *Investopedia's Investing for Beginners* guide

“WHEN MONEY FLOWS INTO THE HANDS OF WOMEN WHO HAVE THE AUTHORITY TO USE IT, EVERYTHING CHANGES – FOR WOMEN, THEIR FAMILIES, AND THEIR COMMUNITIES.

Melinda Gates”

---

# ADDITIONAL GOALS

---

## Leadership Goals

Financial Confidence Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Personal Growth Goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Additional Financial Goals

Short-Term Goals (1 - 12 months):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Long-Term Goals (1 - 5 years):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



# REFLECTION



IT'S BETTER TO LOOK AHEAD  
AND PREPARE THAN TO LOOK  
BACK AND REGRET.

Jackie Joyner-Kersey



What changes will I make to my financial behavior after today?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

How will I lead with financial confidence moving forward?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

How will I hold myself accountable?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





# KEY TAKEAWAYS

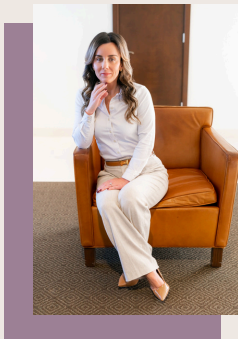


Get clear on your financial present so you can create the financial future you want.

Commit to your goals and stay consistent.

Share your knowledge and advocate where you are able.

Work with a financial advisor you trust over the long-term.



Lindsey Allard, AWMA,<sup>®</sup> MBA  
lallard@beirnegroup.com  
203-951-0305



SCAN ME



**beirne.**

## **Building tomorrow's legacies today.**

Traits like commitment, dedication, and passion are table stakes in wealth management. Speaking for ourselves, though, they are far more significant than that. They mean everything. Acting as a fiduciary, and balancing real-world grit with tested knowledge, we live these words because your goals and your financial health matter.

---

### **Let's connect:**



888-231-6372



[info@beirnegroup.com](mailto:info@beirnegroup.com)



3 Enterprise Drive, Suite 410 Shelton, CT 06484  
3477 Corporate Parkway, Suite 100, Center Valley, PA 18034