MERIEVA

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Annual Financial Health Checklist

YEAR ______

Twenty-five checkpoints — a once-a-year physical for your money.

SAVINGS & CASH FLOW

- [ ] **1** Reviewed the last three months of spending — I know where the money went
- [ ] **2** Emergency fund covers 3–6 months of essential expenses
- [ ] **3** Savings transfers are automatic and ran every month
- [ ] **4** My savings account's rate is still competitive (compare high-yield rates)
- [ ] **5** Sinking funds exist for known irregular costs — holidays, car, insurance

DEBT & CREDIT

- [ ] **6** Pulled my free credit reports at annualcreditreport.com
- [ ] **7** Checked my credit score and disputed any errors
- [ ] **8** Credit cards paid in full — no new high-interest balances carried
- [ ] **9** Reviewed every interest rate; refinanced or negotiated where it pays
- [ ] **10** Debt payoff plan is written down and on track

INSURANCE

- [ ] **11** Health coverage still fits my situation and budget
- [ ] **12** Re-shopped or reviewed auto / home / renters premiums
- [ ] **13** Term life coverage is adequate for anyone who depends on my income
- [ ] **14** Disability coverage reviewed — my income is protected
- [ ] **15** Beneficiaries are current on every policy

RETIREMENT & INVESTING

- [ ] **16** Contributing at least enough to get my full employer match
- [ ] **17** Checked contributions against this year's IRS limits
- [ ] **18** Reviewed my asset allocation and rebalanced if drifted
- [ ] **19** Checked fund fees — expense ratios are low
- [ ] **20** Old workplace accounts are consolidated or accounted for

ESTATE, TAXES & ADMIN

- [ ] **21** Will and basic estate documents exist and are current
- [ ] **22** Beneficiaries are current on retirement accounts (they override wills)
- [ ] **23** Tax withholding checked — no surprise bill or giant refund
- [ ] **24** Audited subscriptions and recurring charges; canceled the unused
- [ ] **25** Important documents and passwords organized, trusted person knows where

How to use it: block one hour, once a year — a birthday month works well. Check what's true today, circle what isn't, and turn every unchecked box into a single next step with a date. Twenty-five boxes checked is a financially healthy year.

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