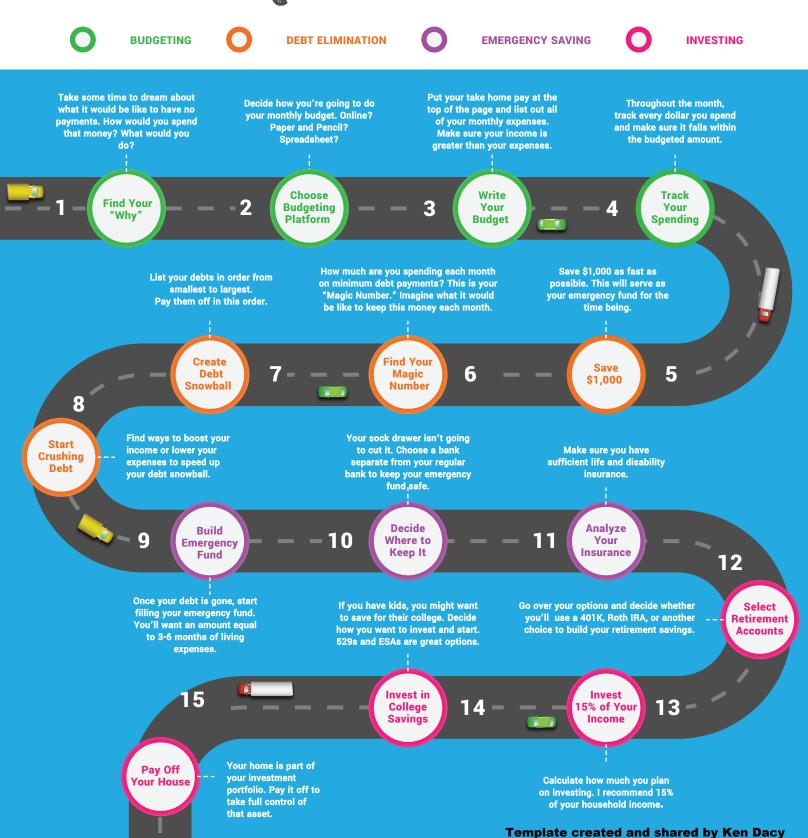
Fetterman Financial Solutions, LLC

Guiding you to win with money and live with financial peace.

Your Path to Financial Success Rules of the Road



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Roadmap Checklist

BUDGETING		EMERGENCY SAVING		
	1. FIND YOUR "WHY" Take some time to dream about what it would be like to have no payments. How would you spend that money? What would you do?		9. BUILD YOUR EMERGENCY FUND Once your debt is gone, start filling your emergency fund. You'll want an amount equal to 3-6 months of living expenses.	
	2. CHOOSE BUDGETING PLATFORM Decide how you're going to do your monthly budget. Online? Paper and Pencil? Spreadsheet?		10. DECIDE WHERE TO KEEP IT (BUCKETS) Your sock drawer isn't going to cut it. Choose a bank separate from your regular bank to keep your emergency fund safe.	
	3. DETERMINE YOUR BUDGET Put your take home pay at the top of the page and list out all of your monthly expenses. Make sure your income is greater than your expenses.		11. ANALYZE INSURANCE NEEDS Make sure you have sufficient life and disability insurance.	
П	4. TRACK YOUR SPENDING	INV	INVESTING	
	Throughout the month, track every dollar you spend and make sure it falls within the budgeted amount.		12. SELECT RETIREMENT ACCOUNTS Go over your options and decide whether you'll use a 401K, Roth IRA, or another choice to build your retirement savings.	
DEBT ELIMINATION			13. INVEST 15% OF YOUR INCOME Calculate how much you plan on investing. I recommend 15% of	
	5. STARTER EMERGENCY FUND \$1,000 Save \$1,000 as fast as possible. This will serve as your emergency fund for the time being.		your household income 14. INVEST FOR COLLEGE	
	6. DETERMINE YOUR MAGIC NUMBER How much are you spending each month on minimum debt payments? This is your "Magic Number." Imagine what it would		If you have kids, you might want to save for their college. Decide how you want to invest and start. 529s and ESAs are great options.	
	be like to keep this money each month.		15. PAY OFF YOUR HOME	
	7. CREATE DEBT SNOWBALL List your debts in order from smallest to largest. Pay them off in		Your home is part of your investment portfolio. Pay it off to take full control of that asset.	
	this order.		16. BUILD WEALTH TO LIVE, GIVE AND PLAN YOUR LEGACY	
	8 START CRUSHING DERT			

Find ways to boost your income or lower your expenses to speed

up your debt snowball.