



2019 – Your 52 Weeks to Financial Freedom!

Week 1 – Quick and Easy

1. Visit bank and ask about interest you are earning and ways to increase earnings.
2. Have at least \$25 per paycheck sent to savings or investments.
3. Maximize your family/health savings accounts (FSA/HSA).
4. Maximize your IRA - \$6,000 in 2019 of pre-tax dollars.
5. Explore a Roth IRA – tax free earnings.
6. If employer has a 401(k) plan with matching, contribute the max for free monte matching.
7. Check your withholdings – don't give the government free money!
8. Keep good records to ensure you are maximizing all tax deductions.
9. Pay off all your credit card bills – even if you have to take out a loan to do so – credit cards charge up to 28% interest and a loan will be 5% to 10% - just don't rack up more debt once paid off!
10. Explore ways to transfer money to your children (grandchildren) by way of custodial accounts.