



savvysugar

Great things to do for yourself in 2008!

Check off the goals you want to strive for this year.

- Make a budget if you don't already have one, or update your existing budget from 2007.
- Build an emergency fund worth at least 3 times your monthly spending, including housing expenses.
- Track all money coming in and going out of household.
- Watch spending carefully!
- Make a plan to become debt free and stick to it.
- Set up an automatic savings account if you don't have one.
- Contribute as much as you can to your retirement savings! Even a small amount is meaningful.
- If you have extra cash after you max out your 401(k) contribution, open an IRA or Roth IRA and invest.
- Evaluate your 401(k) plan to see if you need to make adjustments, and consider increasing your contribution amount.
- Consolidate and simplify your accounts.
- Stay healthy to avoid extra health care costs!
- Reduce your utilities spending by purchasing energy efficient bulbs.
- Educate yourself about money!

Maybe you're saving for a home, there's a job you really want or you deserve a raise. Whatever you're aiming for in '08, write your personal goals down here!

