Use this financial action plan to help you set your course for financial wellness.

**Date to be completed**  **Goal (pick one or two)**

____________ Keep a diary of my expenses for __________ week(s).

____________ Start or update a spending plan/budget.

____________ Find new way(s) to save money, list them:

____________ Review insurance for appropriate coverage and competitive rates:
  • Automobile insurance
  • Homeowner's or renter's insurance
  • Health insurance, Life Insurance, Disability/Accident Insurance through employment at the University of Wisconsin at: [www.wisconsin.edu/ohrwd/benefits/](http://www.wisconsin.edu/ohrwd/benefits/)
  • Medicare, Medicare Supplement, Medicare Select, Medicare Advantage, Medicare Cost, Medicare Part D, Medicaid

____________ Check your credit report and correct errors, if any.

____________ Check your mortgage rate and determine if refinancing makes sense.

____________ Use the Ballpark E$timate calculator (retirement estimate tool) at [www.choosetosave.org/ballpark](http://www.choosetosave.org/ballpark).

____________ Start or enhance your voluntary retirement savings with a [UW Tax-Sheltered Annuity Program](http://www.wisconsin.edu/ohrwd/benefits/ret) account or [Wisconsin Deferred Compensation Program](http://www.wisconsin.edu/ohrwd/benefits/ret) account at: [www.wisconsin.edu/ohrwd/benefits/ret](http://www.wisconsin.edu/ohrwd/benefits/ret).

____________ Review the list of resources on the Department of Employee Trust Funds [EMPOWER](http://www.wisconsin.edu/ohrwd/benefits/ret) website and pick two (or more) that you’d like to act on. List them here:

____________ Check out services offered by your Employee Assistance Program. Links to your program at: [www.wisconsin.edu/ohrwd/benefits/misc](http://www.wisconsin.edu/ohrwd/benefits/misc).

____________ Add your own goal: