

# 2026 Financial Wellness Checklist.

1

## Reflect on the Past Year

- Review last year's financial wins and challenges
- Ensure retirement contributions and tax-efficient charitable gifts are optimized
- Identify areas for improvement in cash flow and spending



2

## Reassess Your Current Financial Health

- Review savings and emergency funds
- Assess debt and repayment strategy
- Evaluate progress toward long-term goals (education, investment, retirement)



3

## Protect Your Assets

- Review last year's financial wins and challenges
- Ensure retirement contributions and tax-efficient charitable gifts are optimized
- Identify areas for improvement in cash flow and spending



4

## Plan for Future Generations

- Outline education funding plans for family members
- Review multi-generational wealth transfer strategies
- Begin and continue to have conversations around wealth with family members



5

## Align Your Wealth with Your Values

- Identify charitable giving priorities
- Review values-driven investment opportunities
- Consider utilizing tax efficient vehicles such as donor advised funds to make grants or gifting appreciated stock before gifting cash



6

## Set 2026 Financial Goals

- Define specific, measurable, achievable, relevant, and time-bound (SMART) goals
- Schedule regular check-ins (monthly or quarterly)
- Celebrate milestones and adjust plans as needed

