

# 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

