Human Interest

FINANCIAL WELLNESS

Checklist



January is **Financial Wellness Month**, the perfect time to set new financial goals and build better habits. Whether you're saving for retirement, paying down debt, or managing your budget, small, consistent actions—like increasing your 401(k) contributions—can have a big impact.

Use this checklist to kickstart 2025 with confidence and take control of your financial future.

Set financial goals for the year

- ☐ **Short-term goals:** Build or replenish your emergency fund (some experts recommend aiming for 3-6 months of expenses).
- ☐ **Mid-term goals:** Save for big milestones like a vacation, home purchase, or other significant purchases.
- ☐ **Long-term goals:** Prioritize retirement savings by increasing contributions or staying on track with your 401(k).

Create your spending plan

- ☐ **Review your monthly spending:** Identify areas to reduce unnecessary expenses. Separate needs from wants (e.g., subscription services or recurring charges).
- ☐ **Create a savings plan:** Allocate funds to short-term goals (emergency fund) and long-term goals (retirement savings).
- ☐ **Automate savings:** Set a percentage for automatic contributions to savings, investments, and your 401(k).

To increase your contribution or sign up for your 401(k), log in to Human Interest at **app.humaninterest.com**.

©2025 Human Interest, Inc. Revised 01/03/25

Human Interest



Review your 401(k) contributions

- ☐ **Check your contribution rate:** Are you contributing enough to take full advantage of your company match (if offered)?
  - ☐ **Set a goal to increase contributions:** Even a 1% increase can make a big difference over time.
  - ☐ **Max out if you can:** For 2025, the contribution limit is $23,500 (or $30,500 if you're over 50+ and $11,250 if 60-63).
- ☐ **Review your portfolio:** Ensure your investments align with your risk tolerance and retirement goals.
- ☐ **Update your beneficiaries:** Make sure your information is up to date.

Check your progress with a retirement calculator to see if you're on pace to meet your savings goals.



Prioritize paying off high-interest debt

- ☐ **List all your debts:** Focus on paying down high-interest debts first, like credit cards or personal loans.
- ☐ **Explore consolidation options:** Consider ways to lower interest rates, like refinancing or consolidating loans.



Additional tips

- ☐ **Know your credit score:** Understanding and improving your credit score can help you achieve financial goals.
- ☐ **Review your financial situation after life changes:** Have you recently gotten married, had kids, bought a home, or started a new job? These milestones can impact your financial strategy.
- ☐ **Consider consulting a financial advisor:** Professional guidance can help you stay on track and make informed decisions.

Financial wellness starts with small, consistent actions. Take a moment to check off these steps today and set yourself up for a strong financial future in 2025.

Explore more resources in our Learning Center to continue your financial wellness journey.

Human Interest Inc. is an affordable, full-service 401(k) and 403(b) provider that seeks to make it easy for small and medium-sized businesses to assist their employees invest for retirement. For more information, please visit humaninterest.com.

This content has been prepared for informational purposes only, and should not be construed as tax, legal, or individualized investment advice. Consult an appropriate professional regarding your situation. Human Interest does not provide tax or legal advice. Investing involves risk, including risk of loss. Past performance does not guarantee future results.

To increase your contribution or sign up for your 401(k), log in to Human Interest at **app.humaninterest.com**.

©2025 Human Interest, Inc. Revised 01/03/25

Human Interest