



WISEWOMEN  
PROSPER

# Financial Resilience Checklist

Be Prepared. Be Protected. Be Prosperous

## Cash Flow & Emergency Fund

- I know my monthly “must-pay” expenses (mortgage/rent, utilities, insurance, groceries).
- I have 3–6 months of essential expenses saved in a separate emergency fund.
- I’ve reviewed my subscriptions and automatic payments in the last 90 days.
- I feel confident I could handle a short-term income disruption.

## Debt & Credit Health

- I’m current on all debt payments (credit cards, loans, mortgage).
- I’m paying more than the minimum on high-interest debt or have a plan to do so.
- My credit score is above 700 or trending upward.
- I’m using less than 30% of my total available credit.

## Investments & Retirement





- I’ve reviewed my investment accounts this year and understand how they’re allocated.
- My risk tolerance still fits my stage of life and goals.
- I know how my retirement income plan accounts for inflation and market swings.
- I have at least one stream of income that isn’t tied to my employer.

## Protection & Preparedness

- My health, auto, home, and life insurance policies are current and appropriate.
- I have a will, healthcare directive, and durable power of attorney.
- I’ve discussed financial planning or legacy goals with someone I trust.
- I know where my important documents are—and someone else does too.

## Mindset & Confidence

- I don’t feel panicked by the financial news—I have a plan.
- I’ve asked for help or partnered with a trusted advisor if I need guidance.
- I feel proud of the financial decisions I’ve made this year.
- I know that being informed = being empowered.

 *Check off what’s strong. Circle what needs attention. Let’s build your plan from there.*  
You’ve got this—and we’re here to help.   

## WISE WOMEN PROSPER

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