



My Financial Wellness Action Plan

It's never too late to start



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/
- 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.

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

_____ Review the list of resources on the Department of Employee Trust Funds [EMPOWER](#) 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/

_____ Add your own goal: