WOMEN & WEALTH

Women, Wealth, and What Matters Most

A Woman's Financial Confidence Checklist

True financial confidence isn't just about the numbers on a balance sheet—it is about knowing you are fully prepared for whatever life brings next. We created this practical tool to help you gain absolute clarity over your financial picture, especially during moments when life, family, and big decisions intersect.

Use this checklist to track your readiness. Check the boxes that are complete and circle the areas that may need closer attention.

Foundations

- ☐ I know exactly how much our household spends each month.
- ☐ I have 3 to 6 months of living expenses saved in an accessible account.
- ☐ I know exactly where all our major financial accounts are held.

Retirement & Tax Planning

- ☐ I understand how much money we need to retire comfortably.
- ☐ I know how our tax bracket might change once we stop working.
- ☐ I know how my taxes and income would change if my spouse passed away first.
- ☐ I have a clear plan for required retirement account withdrawals (RMDs).

Your Team & Documents

- ☐ I know who our accountant and estate planning attorney are.
- ☐ I know where our wills, insurance policies, and account passwords are kept.
- ☐ I am fully prepared to take over all financial decisions if needed.
- ☐ I know the beneficiaries listed on our accounts are completely up to date.

Your Next 30 Days — Action Plan

- ☐ Set up automatic savings or increase your retirement contributions.
- ☐ Schedule a personal review of your estate documents and account beneficiaries.
- ☐ Schedule a tax projection meeting with our team.

Helpful Resources

Required Minimum Distributions (RMDs): Learn about account withdrawal rules at IRS.gov/retirement.
Medicare Costs: Review current income brackets and premiums at Medicare.gov.
Survivor Benefits: Understand retirement rules for spouses at SSA.gov/survivors.

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