

# Personal Finance Best Practices

ACTION	DESCRIPTION
<b>Set Financial Goals</b>	<ul style="list-style-type: none"><li>• Goals Guide Decisions</li><li>• Short-Term for Emergencies</li><li>• Long-Term With SMART Criteria for Clarity</li></ul>
<b>Budget and Track Expenses</b>	<ul style="list-style-type: none"><li>• Budget Smartly</li><li>• Track for Alignment and Savings</li><li>• Apps Ease Tracking</li></ul>
<b>Manage Debt Wisely</b>	<ul style="list-style-type: none"><li>• Prioritize High-Interest Debt</li><li>• Borrow Judiciously</li></ul>
<b>Build an Emergency Fund</b>	<ul style="list-style-type: none"><li>• Fund Shields From Shocks</li><li>• 3-6 Months' Expenses Recommended</li></ul>
<b>Save and Invest</b>	<ul style="list-style-type: none"><li>• Balance Saving and Investing</li><li>• Diversify Portfolio for Growth</li></ul>
<b>Plan for Retirement</b>	<ul style="list-style-type: none"><li>• Use Tax-Advantaged Accounts</li><li>• Calculate Needs, Start Early</li></ul>
<b>Evaluate Insurance Coverage</b>	<ul style="list-style-type: none"><li>• Match Coverage to Needs</li><li>• Protection From Unexpected Events</li></ul>
<b>Engage in Tax Planning</b>	<ul style="list-style-type: none"><li>• Optimize Tax</li><li>• Use Deductions</li><li>• Tax-Advantaged Accounts</li><li>• Seek Advice</li></ul>
<b>Monitor and Review Financial Progress</b>	<ul style="list-style-type: none"><li>• Continuously Assess</li><li>• Adjust for Stability and Growth</li></ul>

# Finance Best Practices For Small Business 51 316

## Personal Finance

**D Kirk**



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