

MID-YEAR PERSONAL FINANCIAL REVIEW CHECKLIST

- Revisit your 2025 financial goals**

What were your top priorities in January? Mark off what you've achieved and revise goals that no longer serve you. Set small, actionable milestones for the remainder of the year.
- Review your budget**

Compare your actual spending to your planned budget. Are certain categories consistently over? Adjust and reallocate funds to match your current lifestyle and priorities.
- Check your emergency fund**

Ideally, you should have 3-6 months of essential expenses saved. If you've had to dip into this fund, create a plan to rebuild it over the next few months.
- Review your credit report**

Check your credit at AnnualCreditReport.com. Look for any inaccuracies or unfamiliar activity. Your credit score plays a critical role in loan and credit card rates.
- Reassess your debt payoff progress**

Are you sticking to your snowball or avalanche plan? Have there been opportunities to make extra payments? Track your debt-to-income ratio and make adjustments.
- Adjust your savings or investment contributions**

If your income has increased or expenses have decreased, consider boosting your retirement contributions, investment deposits, or savings for big-ticket items.
- Plan for upcoming expenses**

Think ahead to back-to-school shopping, holidays, tax prep, or insurance renewals. Include these in your revised budget and set calendar reminders if needed.

We're here to help! Visit esbfinancial.com to learn more.