

A woman with dark curly hair, wearing a bright red double-breasted suit, is laughing joyfully with her arms raised. Several US dollar bills are falling around her, some in the air and some on the ground. Her shadow is cast on the wall behind her to the left.

A CHECKLIST FOR YOUR
BEST, MOST FINANCIALLY
FIT YEAR YET

YOUR
YEAR
END
REVIEW

FIN FIT CHECKLIST

When we aim at nothing, we hit our target with
incredible accuracy.

End 2023 wiser, start 2024 strong!

CURRENT AS OF
5 DEC 2023

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Goals

We all have money goals. When looking back at this year of 2023 how well can you say you worked towards achieving them? If that question immediately triggers feelings of shame & guilt, fret not, you are not alone! Be kind to yourself, get real about what your money goals are, & commit to what needs to be done to achieve them!

Use the space below to write your top 3 financial goals for 2024.

Pro tip: start with the basics like, *"I manage my finances monthly."*

Goal 1:

Goal 2:

Goal 3:



Checklist

PLANNING

- Be honest with your spending habits & earning potential.
- Assess current earnings vs ideal goals.
- Consider additional income options.
- Evaluate needs for major purchases in the coming year.

TAXES

- Conduct year end review for personal, family &/or business.
- Explore deferring or accelerating tax transactions.
- Leverage tax efficient investment strategies.

INVESTMENTS

- Review accounts & portfolio balances.
- Reevaluate risk tolerance & align with goals.
- Consider tax implications of gains & losses.

ESTATE & RETIREMENT

- Review will & estate plans.
- Ensure beneficiaries & trustee designations are current.
- Review medical directives.
- Evaluate 401K or IRA contributions.
- Maximize FSA & HSA options.

CREDIT & DEBT

- Examine loan positions & terms.
- Assess progress in paying down debts.
- Be mindful of interest rates.
- Maximize rewards points for benefits.
- Consider debt consolidation.

PROTECTION

- Evaluate current policies & coverage.
- Confirm beneficiaries are current.
- Ensure coverage aligns with future needs.
- Calculate additional or new coverage needed.



Thought Provokers

Reaching your financial goals is absolutely possible. But a dream without a plan is just a wish. Share this checklist with your key team members in your life; be that your spouse, your accountant, your rep at H&R block, or even your Mom.

The following journal prompts are to get your appetite whet with *innerstanding* why you do the things you do with your money, as well as how you feel about it.

1. Do I believe money is hard to earn?
 2. Do I think successful people are greedy or lucky?
 3. Who is the wealthiest person I admire & why?
 4. What is my earliest money memory?
 5. How was money handled at home when I was little?
 6. What's my most joyful money memory?
 7. What's my worst money memory?
 8. What would I do with my life if it didn't cost a penny?
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