

Financial Checklist

Use this checklist as a quick way to see where you're tracking well and where there may be opportunities to improve.



Foundation

- ☐ I have a basic budget
- ☐ I know where my money goes each month
- ☐ I have at least one clear financial goal

Savings

- ☐ I have started building an emergency fund
- ☐ I save money regularly, even if it's only a small amount
- ☐ I have a separate savings account for future goals

Debt

- ☐ I understand how interest works
- ☐ I know what's on my credit report
- ☐ I avoid taking on unnecessary debt
- ☐ I make repayments on time

KiwiSaver

- ☐ I am enrolled in KiwiSaver
- ☐ I understand how employer contributions work
- ☐ I know which KiwiSaver fund I am invested in
- ☐ I have reviewed whether my fund is right for my age and goals

Protection

- ☐ I understand what ACC does and doesn't cover
- ☐ I have considered what insurance may be appropriate for my situation
- ☐ I understand the financial risks I may need protection from

Future Planning

- ☐ I understand the basics of home ownership and saving a deposit
- ☐ I have started learning about investing
- ☐ I am building positive financial habits for the future