



WHAT TO DO NEXT

Most people listen to presentations like the one you just attended and are excited to change the future, but they don't know where to start. Here are a few suggestions.

- Plan a dream meeting.**
Think about what the future could hold if you didn't have a house payment. Talk with your spouse or accountability partner about what your dream retirement could look like. Use the questions in the [Planning Your Retirement Dream Date](#) guide to get the conversation started.
- Meet with an investing professional.**
The information in [3 Vital Questions Your Investing Professional Must Answer](#) will help you choose an investing professional you feel comfortable with.
- Create a will.**
- Sign up for term life insurance at 10-12 times your annual income.**
- Put \$1,000 in your emergency fund.**
List 10 items you could sell that add up to \$1,000.
- Identify three ways you could earn extra money.**
- Schedule a monthly budget committee meeting and put it on the calendar.**
- Identify your money weaknesses.**
- Identify areas where you can use cash envelopes to organize your spending.**
- Identify areas where you can cut back.**
(This may include categories like groceries, gifts, and clothing.)
- Start teaching your kids to give, save, and spend.**
- Identify areas where you can give your money, time, and talent.**