

# Checklist to FINANCIAL FREEDOM

For more details on each of these items including helpful tools and resources to help you check them off faster visit [SeedTime.com/checklist](https://SeedTime.com/checklist)



- Begin tracking your AUM
- Start giving a percentage
- Make a lifelong promise to yourself to spend less than you earn
- Begin learning what the Bible has to say about money
- Find a budget you can stick with
- Pay off all credit cards
- Get the employer match on your 401k or 403b
- Build an emergency fund of \$1000-\$3000
- Sell your junk and make it a habit
- Pay off car loans
- Create a FLOP for your loved ones
- Give 10% (if you aren't already)
- Organize your bank accounts

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- Spend more on what you love by cutting spending on things you don't
- Simplify your bill paying process
- Pay off student loans
- Start investing in low-cost index funds in a Roth IRA
- Calculate your true hourly wage
- Prayerfully set career goals
- Create (or update) your will
- Get life insurance
- Pay off your house early
- Give beyond 10% (if you aren't already)
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