

NAME: _____

DATE: _____

ACTIVITY

Financially Me: Financial Independence Checklist

What + Why: Create a personal checklist of future money decisions so you can think ahead about income, protection, trade-offs, and planning.

Financial independence and long-term financial stability are not built from one decision. They grow from choices that work together over time.

Instructions:

1. Complete each section of the checklist.
2. Fill in each prompt with a specific answer.
3. Connect your responses to your future goals, priorities, and plans.

Section 1—My Long-Term Income Plan

- The three sources of retirement income I expect to draw from:
 -
 -
 -
- The one retirement income source I'm most at risk of relying on too heavily, and why:
 -
- One action I can take before age 30 to strengthen my retirement income:
 -
- One investing habit or strategy I would want to continue consistently over time:
 -
- One reason diversification may help support long-term financial stability:
 -

Section 2—My Insurance Priorities

- The two insurance types most essential at my current life stage and why:
 - _____
because _____.
 - _____
because _____.
- One insurance type I don't need yet but will likely need within 10 years and what life change will trigger needing the coverage:
 - _____
- One financial risk I would want to protect myself from most:
 - _____

Section 3—My Cost Trade-Off Thinking About Insurance

- Between a high-premium/low-deductible plan and a low-premium/high-deductible plan, I would choose _____
because _____
_____.
- The factor that would most change my answer:
 - _____
- One situation where paying more now could protect me financially later:
 - _____

Section 4—My Estate Planning Awareness

- The most important estate planning step I could take right now, even as a teenager:
 -
- One thing that could go wrong for my family if I never create any estate planning documents:
 -
- One financial or personal decision I would want others to respect if I could not communicate it myself:
 -

Section 5—My Financial Habits & Independence

- One financial habit or behavior that could help me stay on track long-term:
 -
- One financial decision that may become more important as I get older:
 -
- One sign that I would feel financially independent in adulthood:
 -
- One financial problem I would want to protect myself from in adulthood:
 -
- One goal financial independence could help me achieve:
 -

Submission:

Turn in your completed work to your teacher.