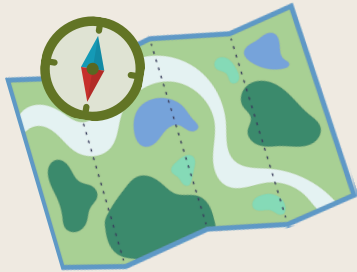


MID-YEAR GOAL RESET:

ARE YOU ON TRACK?

A FINANCIAL CHECK-UP TO REVIEW PROGRESS AND REFOCUS AHEAD



1 Cash Flow & Budget

- Reviewed current income and expenses
- Compared actual spending to your original budget
- Identified any lifestyle changes that may impact cash flow
- Adjusted savings or spending habits as needed

2 Emergency Savings

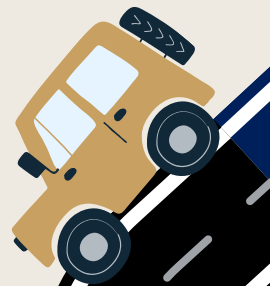
- Confirmed you have accessible cash for unexpected expenses
- Reviewed emergency fund balance relative to monthly expenses
- Considered whether recent changes warrant a higher or lower target

3 Debt Management

- Reviewed balances and interest rates on loans and credit cards
- Checked progress on repayment goals
- Considered strategies to manage or reduce high-interest debt

4 Savings & Investment Contributions

- Checked progress toward annual savings goals
- Reviewed retirement account contributions
- Considered whether contribution levels still align with goals
- Confirmed beneficiaries are up to date



1

2

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5 Cash Flow & Budget

- Looked at overall asset allocation
- Reflected on comfort level with market fluctuations
- Considered whether time horizon or goals have changed

6

6 Tax Awareness

- Reviewed year-to-date income and withholdings
- Noted any major life or income changes that could affect taxes
- Considered tax-efficient savings or planning opportunities

6

7

7 Insurance & Protection

- Reviewed health, life, disability, and property coverage
- Confirmed coverage still fits current needs
- Updated policies or beneficiaries if circumstances changed

7



8

Goal Alignment

- Revisited short-term and long-term financial goals
- Assessed progress toward major milestones
- Identified goals that may need adjusting or reprioritizing

9

Planning Ahead

- Identified upcoming expenses or transitions later in the year
- Considered upcoming decisions that may require planning
- Made a short list of financial questions to revisit

A mid-year reset isn't about perfection, it's about awareness and alignment. If you'd like help reviewing this checklist, clarifying priorities, or exploring next steps, a financial advisor can serve as a helpful resource and sounding board.

Important Disclosures:

Content in this material is for educational and general information only and not intended to provide specific advice or recommendations for any individual.

Prepared by LPL Marketing Solutions.

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