



## TRAINING

### ATTITUDE TOWARDS MONEY

- Which of your life experiences inform how you think about money?
- How confident are you when it comes to talking about money with your employer/boss? Your colleagues? Your friends?
- Does talking about money provoke any emotional responses such as stress or anxiety?

### FINANCIAL RESOURCES

- What resources can you explore to become more financially literate?
- Do you have a mentor specifically for financial advice?

### PREPARATION FOR A CHANGE IN INCOME

- Do you have outstanding debt? Do you have a plan to pay it back?
- Do you have a budget? How will that be impacted by a change in income?
- Do you have/plan to seek out a financial advisor?
  - What is a reasonable fee?
  - Are they a fiduciary?
  - Do you feel comfortable talking about your goals with them?

### UNPAID LEAVE - HOW TO PREPARE IF YOU HAVE TO TAKE IT

- Do you know your institutional leave policy?
- How much money and or liquid assets do you need?



## EARLY-MID CAREER

### CONTRACT (RE)NEGOTIATION

- See [Salary Negotiation Guide](#)

### START INVESTING

- Do you understand compound interest?
- What are your options for investing?
- How much risk are you willing to assume?
- Are you directly involved in your investment decisions or do you defer to an investor's guidance?

### RETIREMENT READY / ESTATE PLANNING

- When do you think you want to retire? Have you completed an online calculator?
- Does your employer offer a match program? Have you optimized your contributions?
- Have you created a living will? A trust?
- What options exist for you to develop supplemental income?



## LATER CAREER

### RE-EVALUATING NEEDS

- Are you on track for retirement?
- Do you need to make any changes to your investments?
- Do you need long-term care insurance?

### MEDICARE/SOC SEC KNOWLEDGE

- What Social Security benefits are you receiving?
- Did you sign up for Medicare? How are Medicare premiums determined?

### LEAVING A LEGACY

- Are you in a position to direct assets towards philanthropic or mission-focused goals?
- Are you managing your estate appropriately for tax purposes?