

PERSONAL FINANCIAL  
MANAGEMENT PRESENTS:

# Financial Fitness Checklist

CREATE HEALTHY SAVINGS HABITS

## 1 set a goal

- Set short-term and long-term savings goals.
- Set up a separate saving account for emergencies at a bank or credit union.
- Pay down and manage debt.
- Save for retirement, automatically, and take informed action regarding the Blended Retirement System (BRS).
- Visit your Personal Financial Manager (PFM) to learn more.

## 2 make a plan

Use a spending plan to spend less than you earn and save the difference.

## 3 auto save

- Set up an allotment from your pay to reach your short-term saving goals.
- Auto-save for retirement with automatic Thrift Savings Plans (TSP) contributions.

# M S W T F S S



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