MONTH 01 • READER TOOLKIT

Financial Snapshot

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

YOUR MONTHLY NUMBERS

Take-home income this month ($)

Essential bills and debt payments ($)

Flexible spending ($)

Savings or debt-paydown contributions ($)

A SMALL ACTION

One expense I can reduce without making life miserable:

One money goal for the next 30 days:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/

MONTH 02 • READER TOOLKIT

Family Protection Checklist

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

HOME & FAMILY

- ☐ I know who could be financially affected if I died or could not work.
- ☐ I have reviewed life insurance needs and beneficiaries.
- ☐ Important documents are stored securely and can be located.
- ☐ My household has emergency contacts and a plan.

QUESTIONS TO REVIEW

Who depends on my income or caregiving?

What debts or ongoing costs would continue?

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: content.naic.org/publications

MONTH 03 • READER TOOLKIT

Self-Employed Benefits Planner

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

SELF-EMPLOYED CHECKLIST

- ☐ I have checked estimated tax obligations with a tax professional.
- ☐ I have compared eligible health coverage options.
- ☐ I know my monthly business and personal fixed costs.
- ☐ I have considered income protection and retirement savings.

PLAN IT

One business expense or benefit to review:

One question for my tax or insurance professional:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: irs.gov/businesses/small-businesses-self-employed

MONTH 04 • READER TOOLKIT

Health Coverage Comparison

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

COMPARE TWO OPTIONS

Plan A: premium / deductible / out-of-pocket max

Plan B: premium / deductible / out-of-pocket max

My regular doctors and hospitals in network?

My prescriptions covered and at what cost?

DON'T FORGET

- ☐ Review exclusions, prior authorization, and official plan documents.
- ☐ A lower premium is not always the lowest total cost.

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: healthcare.gov/choose-a-plan/comparing-plans/

MONTH 05 • READER TOOLKIT

Home Maintenance Tracker

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

CHECK YOUR HOME

- ☐ Know where the main water shutoff is.
- ☐ Check accessible plumbing for leaks.
- ☐ Check HVAC filter against manufacturer schedule.
- ☐ Test smoke/CO alarms according to instructions.
- ☐ Clean dryer lint filter; schedule vent maintenance if needed.

REPAIR LOG

Item / location / date checked

Professional follow-up needed:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: ready.gov/plan

MONTH 06 • READER TOOLKIT

Mental Load Reset

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

BRAIN DUMP

Three things taking up mental space today:

SORT IT OUT

One thing I can do this week:

One thing I can delegate, delay, or decline:

One restful activity I will actually schedule:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: nimh.nih.gov/health/topics/caring-for-your-mental-health

MONTH 07 • READER TOOLKIT

Family Money Conversation Sheet

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

SAVE / SPEND / SHARE

Something our family wants to save for:

An age-appropriate way to earn or manage money:

One difference between a want and a need:

TRY THIS

- ☐ Let your child choose how to divide a small amount into save, spend, share.
- ☐ Ask what they would do differently next time.

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: healthychildren.org

MONTH 08 • READER TOOLKIT

Healthcare Program Checklist

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

QUESTIONS BEFORE DECIDING

Is this person currently enrolled in Medicare? Which parts?

Are doctors, drugs, and pharmacies covered by the plan?

Could Medicaid or a Medicare Savings Program help?

DOUBLE-CHECK

- ☐ Eligibility and benefits depend on personal circumstances.
- ☐ Check official Medicare and state Medicaid resources.

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: medicare.gov/medicare-and-you

MONTH 09 • READER TOOLKIT

Spending & Credit Review

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

MONEY HABIT AUDIT

One financial habit I want to keep:

One recurring charge I should review:

One debt or savings goal to prioritize:

CREDIT CHECK

- ☐ I reviewed my credit report for accuracy.
- ☐ I noted any unfamiliar account for follow-up.

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: annualcreditreport.com

MONTH 10 • READER TOOLKIT

Identity Protection Checklist

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

PREVENTION BASICS

- ☐ Use unique passwords and multifactor authentication.
- ☐ Avoid clicking unexpected account-verification links.
- ☐ Check statements and alerts for unfamiliar activity.
- ☐ Know how to freeze credit if needed.

RECOVERY NOTES

Important account or credit agency contact (no passwords):

Action I will take this month:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: identitytheft.gov

MONTH 11 • READER TOOLKIT

Values & Goals Worksheet

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

WHAT MATTERS MOST

Three values I want my decisions to reflect:

A financial choice that fits those values:

MY NEXT STEP

One action I will take without comparing my life to someone else:

Someone I can ask for encouragement or accountability:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/

MONTH 12 • READER TOOLKIT

Annual Legacy Review

A practical worksheet to go with this month's HerLegacy letter. Keep it for yourself, print it, and take the next step at your own pace.

LOOKING BACK

One money habit that improved:

One protection or healthcare decision I understand better:

One relationship, family, or community win:

LOOKING AHEAD

My most meaningful goal next year:

First small action and target date:

YOUR ONE SMALL NEXT STEP:

EXPLORE MORE: consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/