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/