



**Key
Financial
Solution, LLC**
Thoughts + Feelings = Behavior™

Stewarding Finances in Your 30's

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#1 Reevaluate Your Financial Goals

In your 30s, it's important to reassess your financial goals and make adjustments as needed. Consider your short-term and long-term goals, such as saving for retirement, buying a home, or starting a family, and create a plan to achieve them.

#2 Increase Your Savings

Aim to increase your savings to build a strong financial foundation for the future. Consider automating your savings and setting aside a portion of your income each month for savings and investments.

#3 Pay Off High-Interest Debt

If you have high-interest debt, such as credit card debt or personal loans, prioritize paying it off as quickly as possible. Consolidate or refinance your debt, if possible, to lower your interest rates and save money on interest payments. Consider using the avalanche method to prioritize paying off high-interest debt.

#4 Invest for the Long Term

Continue to invest in your retirement accounts, such as a 401(k) 403(b), or IRA, and consider diversifying your investment portfolio to manage risk. Seek guidance from a financial advisor to create an investment strategy that aligns with your financial goals and risk tolerance.

#5 Update Your Insurance Coverage

Review your insurance coverage, including health, life, disability, and property insurance, to ensure you have adequate protection for your assets and loved ones. Consider increasing your coverage as your financial situation changes.

#6 Plan for Major Life Events

If you're planning to get married, have children, or buy a home in your 30s, make sure to budget and plan for these major life events. Consider how these changes will impact your finances and adjust your financial plan accordingly.

#7 Establish an Estate Plan

Create or update your estate plan to ensure your assets are distributed according to your wishes in the event of your death. Consider creating a will, setting up a trust, and designating beneficiaries for your retirement accounts and insurance policies.

#8 Seek Professional Advice

Consider working with a financial advisor or planner to help you navigate complex financial decisions and create a comprehensive financial plan. A professional can provide guidance and expertise to help you achieve your financial goals in your 30s and beyond.

#9 Practice Self-Discipline

Be aware of mindsets, habits, and behaviors that hinder your financial plans. Avoid unnecessary spending and impulse purchases by making conscious decisions about where your money goes based on your values and biblical principles.

Book with Key Financial Solution

Do you know that you have a Money Personality Type that influences how you make financial decisions? Book a Faith and Finance Coaching session or join a Mocha Money Meet-Up Group to learn more.



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