



Six easy steps to fine-tune your own financial wellness





Be prepared for your future

We know it can be hard to tell what your next step should be to enhance your financial wellness. That's why we put together this guide—to help you determine where you are, and how to get closer to where you want to be.

1. Quick checkup
2. Set goals and budget
3. Manage debt
4. Create a plan
5. Start retirement planning
6. Explore and learn more





Get started with our 6-Minute Check-Up

Answer a few questions online, and our 6-Minute Check-Up will give you a personalized plan with actionable steps to guide you on your financial journey—at no extra cost.

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How it works

Analyzes your responses to a series of easy-to-answer questions.

Provides actionable steps that focus on improving financial behaviors and habits.

Offers self-paced learning to improve your financial knowledge.

[Get started >](#)



Set goals and budget

Building a strong foundation will help you set clear goals, better understand your saving opportunities, and prepare a budget you feel confident following.

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Set goals

Where are you on life's journey? Whether you're buying a home, starting a family or preparing to retire, we can help you map those big moments and show you how to make them happen.

- Calculate how much you'll need to save.
- Create a personalized saving plan.
- Track your goals to completion.

[Let's go >](#)

Set a budget

Feel empowered and more in control of your finances knowing where every dollar is going. A balanced budget will help inform many other decisions on your path to financial awareness.

- See how you're doing compared to your income.
- Analyze your cash flow.
- Create a monthly spending plan.

[Let's budget >](#)

Find ways to save

Our enlightening—and fun—alternative to traditional budgeting helps you identify the amount of joy that spending categories provide and reduce those that provide the least joy.

- Spend on the things you love most.
- Achieve other financial goals.
- Improve retirement readiness.

[Let's save >](#)



Manage debt

Life isn't simple, so it's understandable if you have some debt. The financial strain of monthly payments doesn't just affect your day-to-day life—it could be holding back your retirement plans. The good news is, we have ways to help you manage it.

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Digital debt illustrator

Our digital debt illustrator can help chart credit card debt, student and personal loans, identify how much interest to pay and help you create a target date to become debt-free.

- Chart credit card debt and student loans.
- Prioritize what you pay and when.
- Come back and track changes and progress.

[Map your debt >](#)



Create a plan

Did you know you have professional advice built into your plan at no additional cost? Whether you're ready to take control of your planning yourself—or could use a little help—we have resources that can help.

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Use our Retirement Journey Planner

Answer a few questions and get a tailored strategy—backed by third-party expertise, with your specific needs in mind. You'll be able to:

- Set a retirement age that works for you.
- See how much to save and make a plan to get there.
- Easily update your investments online.

[Start now >](#)

Meet with a TIAA financial consultant

Our financial consultants are ready to answer your questions, provide personalized advice, and make sure your portfolio is aligned with your retirement goals. Call [800-732-8353](tel:800-732-8353) weekdays from 8 a.m. to 8 p.m. (ET) or schedule an appointment online.

[Schedule now >](#)



Get ready for retirement

Discover important milestones and next steps to help you prepare for everything the future holds.

1. Quick checkup

Prepare for retirement income

Learn more about how to make the most of your income options based on your retirement goals.

[Discover options >](#)

2. Set goals and budget

Lifetime income calculator

Learn how much income your retirement account can potentially create so you can think through all your options.

[Calculate income >](#)

3. Manage debt

4. Create a plan

Learn more about penalty-free withdrawals

Before you begin withdrawing funds, learn about the strategies and risks.

[Find out >](#)

5. Start retirement planning

Required minimum distributions (RMDs)

Find out when you need to consider withdrawing from your retirement accounts when you reach ages 73–75.

[Learn more >](#)

6. Explore and learn more



Explore and learn

There's even more resources available to help you make the most of your retirement accounts and achieve your future goals.

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Financial education articles

Build the knowledge you need to help you save well, manage your savings, and protect your nest egg for retirement.

[View articles >](#)

Live and on-demand webinars

Our webinar library covers a variety of popular topics and common challenges.

[View webinars >](#)

TIAA financial essentials

Navigate financial essentials such as budgeting, saving, and investing in this easy-to-follow outline.

[Learn more >](#)



IMPORTANT:

The projections or other information generated by the tools listed above regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

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