



Financial Wellbeing -

Personal Checklist

The following is a list of areas that you need to review to ensure your personal finances are current and relevant, if you need help and advice with any of these, please contact us for Free Financial Advice, contact details are at the bottom.

Budget Planning - I have completed a budget planner within the last 6 months and all my direct debits / out-goings and income have been reviewed and are correct. **Yes / No**

Mortgage - I have had my mortgage reviewed and satisfied that the interest rate / term and type of mortgage suit my requirements. **Yes / No / Not Applicable**

Life Cover - I have reviewed my Life Insurance cover and satisfied that it meets my requirements in the event of my death – Death cover through my Employer, I know how much I'm currently covered for and the remaining term. **Yes / No / Not applicable**

Critical Illness - I have critical illness to cover me if diagnosed with a serious illness, and satisfied with my level of cover and term. **Yes / No / Not applicable**

Income Protection - I have income protection so that if I become sick for any reason then this policy will pay me a monthly benefit if my employers sickness benefits end.

Yes / No / Not Applicable

Savings - I have an emergency fund of approx. 3 months salary if I need access to cash in the event of any issue that happens personally to help avoid using loans etc **Yes / No**

Pension - I have reviewed my Pension and satisfied with what I'm paying will provide me an adequate monthly pension on my retirement. **Yes / No**

Home Insurance – I have checked my home insurance policy and satisfied that it covers my buildings and contents to a relevant level. **Yes / No / Not applicable**

Will - I have an upto date Will that ensures in the event of my death my estate will go to the people that I currently want my monies to be given to. **Yes / No / Not Applicable**

Credit Score - I have checked my credit file and satisfied that my score and details including address / credit history are all correct and upto date. **Yes / No / Not Applicable**

Debt - I have reviewed all my loans and credit cards and satisfied the interest rate and payments are affordable. **Yes / No / Not Applicable**

Kith & Kin Financial Wellbeing is a Social Enterprise based in Belfast, N.I

We provide access to a wide range of Financial Advice, we do not charge individuals for this advice, we are funded by a range of Organisations and Employers to help offer this service.

This funding comes from organisations such as National Lottery and Public Health Agency N.I

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Register for personal advice through our website :

www.kithandkinwellbeing.org