

Empty Nest Checklist

- Analyze and update spending plan**
 - Daily living costs
 - Big ticket items (new car, vacation home, etc.)
 - Cancel subscriptions you no longer need
 - Update cable TV channels
 - Online gaming subscriptions
 - Evaluate the “family” cell phone plan
- Maximize retirement savings opportunities**
 - Employer plans (401k, 403b)
 - IRA (traditional, ROTH)
 - Make catch-up contributions if you are over 50
- Evaluate insurance needs**
 - Long-term care insurance
 - Life insurance
 - Automobile insurance
 - Health insurance
- Update estate plan**
 - Will
 - No longer have minor children
 - Update trusts for terms, trustees
 - Update executor
 - Health care directive
 - Consider adding adult children
 - Other estate planning opportunities
- Enjoy life**
 - Hobbies
 - Travel
 - Do things with those you love