

INSURANCE CHECKLIST

for the ladies

3 scenarios of insurance you ought to have for 3 scenarios of 'ladyhood' to coincide with the words and money podcast, episode six with katie waters

SINGLE IN THE CITY

you moved to a new city, new job, no car, living the single life, you have forgivable student loan debt renting the most adorable apartment with a couple gals you met through mutual friends

through work

- SHORT-TERM DISABILITY
- HEALTH INSURANCE

personal

- RENTER'S INSURANCE
- LONG-TERM DISABILITY
to compliment your work policy - aim for taking home 70% of your income

ADULTING IN THE 'BURBS

you're a new homeowner with a garage for your car, some unforgivable student loan debt finally, every thursday is drinks with the girls, and waiting on mr. right, but riding solo is working well

through work

- SHORT-TERM DISABILITY
- HEALTH INSURANCE
- LIFE INSURANCE
small amount to cover mortgage & student loans

personal

- HOMEOWNER'S INSURANCE
- AUTO INSURANCE
- LONG-TERM DISABILITY
to compliment your work policy - aim for taking home 70% of your income

LOVE BIRDS ABOUT TOWN

returned from your roadtrip honeymoon hosted by your white honda named jack sparrow, you now face the next big decision, to rent or to buy, but renting will do

through work

- SHORT-TERM DISABILITY
- HEALTH INSURANCE

personal

- RENTER'S INSURANCE
- LIFE INSURANCE
- LONG-TERM DISABILITY
to compliment your work policy - aim for taking home 70% of your income

ARE YOU COVERED?

through-work premiums + personal policy premiums / gross monthly income = (should fall between 6-9%)

disclaimer: The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which option(s) may be appropriate for you, consult your financial advisor prior to making a decision. This information is not intended to be a substitute for specific individual tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor