



Job change checklist

A new job is more than just new responsibilities. It can mean a new office, new co-workers and possibly a new salary. Make sure your financial momentum keeps up with your career.

Print our checklist and keep it handy. It can help you stay on track.

Get ahead of it.

Before you officially start your new job, you can contact the human resources department to see if there's any paperwork you can fill out now to save time on your first day.

Create a cushion.

You might have a gap in paychecks between jobs. Try to prep for the switch by saving enough to at least cover your expenses until your first payday.

Adjust your budget.

Consider your new income – whether it's going up or down – and revisit your budget to look for ways you can spend less or save more. Our downloadable [budget worksheet](#) can help you get started.

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Take care of your 401(k).

If you had a 401(k) plan with your previous employer, you need to [decide what to do with that money](#).

Research IRAs.

If you're investing in an individual retirement account (IRA) to save for retirement, you should understand the difference between traditional and Roth IRAs.

A [financial professional](#) can help you decide.

Claim your benefits.

Make sure you understand the [employee benefits](#) your new employer offers and how you can make the most of them.

Stay covered.

Be sure you know when your old health care plan ends and your new one begins, and be prepared to cover any gaps.

Update your direct deposits.

When you set up your new payroll system, make sure you put part of each paycheck aside for retirement and savings accounts.

Plan for tax time.

Does your new salary put you in a different tax bracket? Did you receive unemployment benefits or a severance package? Talk to a professional about how these changes will affect your tax return.

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Build your team.

You're not in it alone. Make sure you have the right [team of professionals](#) to help you create the life you want.

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