

10-minute money moves: Fast tasks for smarter finances

You don't need hours to make meaningful progress toward your financial goals. These quick tasks take 10 minutes or less — and they're designed to help you plan ahead and be better prepared for what's next. We've put together this checklist just for Nationwide ProAccount® members. Keep it handy for reference each month or add the tasks to your calendar.



January: Update My Income & Retirement Planner®

Start the new year fresh by making sure your retirement strategy fits your current situation and goals. Log in to your retirement account to use My Income & Retirement Planner®. It will help the Independent Financial Expert (IFE) better customize your Nationwide ProAccount® strategy. The tool saves your changes so you can update it in the time you have, then continue later if you need to.



February: Review and update your beneficiary designations

Check the beneficiaries you have on file for your insurance policies and financial accounts, including your retirement account. That way, your savings will go to the people you want — especially if you've had a major life event such as getting married or having a child.



March: Track a week of spending

When you make a purchase or pay a bill, quickly jot it down using an app, your phone or a notebook. At the end of the week, scan your list for patterns. If you notice areas where you can cut back, consider reducing that spending to make more room for other financial priorities.



April: Fine-tune your taxes

If you're getting a tax refund or owe money this tax season, consider adjusting your withholding on a W-4 form through your employer. That way, you can avoid over- or underpaying. Think about putting a refund toward a financial goal such as an emergency fund, retirement or college savings.



May: Cancel subscriptions you don't use

The average American spends \$200 a year on unwanted subscriptions.¹ Check for subscriptions in your cellphone settings (for iPhone) or app store (for Android). Or check recent bank or credit card statements. If you find forgotten or unwanted subscriptions, cancel them to put money back in your pocket.



June: Schedule an annual review

Now that the year's halfway through, take a minute to set up a midyear check-in for your retirement account. Reach out to your plan representative. They can discuss your account and answer questions.

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July: Request your credit reports

Visit AnnualCreditReport.com and request your free report from each of the major credit bureaus: Equifax, Experian and TransUnion. Set aside time later to review them for errors, unfamiliar accounts or outdated information, and dispute anything that doesn't look right.



August: Do a quick financial file cleanup

Spend 10 minutes sorting your saved financial documents, whether they're digital or paper. Delete outdated files, rename folders or make sure key items are easy to find. It's a simple way to stay organized and ready for financial moments, such as applying for a loan or planning a big purchase.



September: Review your emergency fund

Check your emergency savings balance and estimate if it's enough to cover 3 to 6 months' worth of expenses. If not, set a small goal — say, saving \$25 this month — to build your cushion.



October: Set a holiday spending limit

Decide on a total budget for food, travel, events and gifts. Discuss it with your partner, if you have one, and account for the spending in your budget for upcoming months.



November: Check your insurance deductibles

Take a few minutes to look over your health, auto and home or rental insurance deductibles. It's easy to forget the amount you selected when you signed up for policies, so make sure they still fit your current needs and financial situation.



December: Celebrate your progress

Reflect on the financial steps you've taken this year — big or small. Start making a list of your goals for next year, such as paying off a credit card or sticking to a monthly budget.



Have questions about Nationwide ProAccount®?

We're here to help. Reach out to your ProAccount Specialists at 1-888-540-2896.

¹ "Don't Let Sneaky Subscriptions Ruin Your Budget. Americans Spend More Than \$1,000 a Year on These Services, CNET Survey Finds," cnet.com/personal-finance/subscription-survey-2025/ (June 18, 2025).

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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NIA assesses participants an asset-based fee for the managed account services.

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