

# The Economic Reset Checklist

*A short financial check-in to help you understand what changed — and what matters most for you now.*

## Before you begin

- This is not a test
- There is no score
- You do not need to complete everything
- One section is enough

# 2025 wasn't a recovery year. It was a reset.



This checklist helps you understand what that reset means for *your* situation.

Start with whichever section feels most relevant.

# Market & Money

*So economic changes work for you, not against you*

## Market Volatility

### Why This Matters

- Volatility is normal again
- Stress often comes from uncertainty, not losses
- Selling during downturns can lock in damage

### Quick Self-Check

- I know which money I need short-term vs long-term
- I don't feel rushed to react when markets move
- I understand how my plan handles downturns

## Inflation & Cost of Living

### Why This Matters

- Prices rose and stayed higher
- Inflation slowing  $\neq$  costs going down
- Old budgets often understate real expenses

### Quick Self-Check

- I know my current monthly spending
- My plan reflects today's prices, not pre-2020 costs
- I've reviewed insurance and healthcare expenses

# Market & Money (continued)

## Interest Rates

### Why This Matters

Rates are higher than the past decade

Cash and bonds behave differently now

Old assumptions may no longer apply

### Quick Self-Check

1

I know what my cash is earning

2

I understand how higher rates affect my plan

3

I've reviewed borrowing and debt costs

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### Where to Find This

Investment statements • Bank and credit card statements • Insurance policies • Loan statements • Account summaries

### One Small Improvement

Review your primary savings account rate and last three months of spending.

# Income & Planning

*So you feel confident about what's ahead*

## Income Stability

### Why This Matters

- Job markets can soften without crisis
- Income interruptions matter more near retirement
- Stability is about flexibility, not perfection

### Quick Self-Check

- I know my reliable monthly income
- I could handle a short-term income change
- I know which income sources are flexible

## Retirement Income Structure

### Why This Matters

- The order of withdrawals matters
- Early decisions can have long-term impact
- Clarity reduces anxiety

### Quick Self-Check

- I know where income comes from in Years 1–3
- I understand how withdrawals change over time
- My spouse understands this plan too

# Income & Planning (continued)

## Reset Mindset

### Why This Matters

Old assumptions can quietly create stress

Confidence comes from understanding, not prediction

Planning forward beats waiting for "normal"

### Quick Self-Check

1

I feel informed, not reactive

2

I understand what changed since 2020

3

I feel capable of adjusting if needed

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### Where to Find This

Pay stubs • Pension statements • Retirement account statements • Social Security estimates (SSA.gov) • Planning notes

### One Small Improvement

List all income sources and label them "reliable" or "variable."

# How to Use Your Results

## There is no score

"No" answers do not mean failure

They simply show where assumptions may need updating

## Where to Focus First

- If spending or inflation felt unclear → start there
- If income or withdrawals felt unclear → start there
- If everything felt unclear → start with spending

## If You Weren't Sure How to Answer

- Spending → review recent bank activity
- Income → list monthly sources
- Investments → check account statements
- Retirement → review SSA.gov

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You do not need to solve everything at once.

Clarity in one area is progress

# About Langan Financial Group

Langan Financial Group is an award-winning, independent financial planning firm established in 1985, serving individuals, families, and organizations throughout Pennsylvania and beyond.

With offices in York, Pennsylvania and Harrisburg, Pennsylvania, the firm specializes in delivering objective, fiduciary-focused guidance across a broad range of financial planning and group retirement needs.

Langan Financial Group is a family-owned business operating with a long-term, client-first philosophy. The firm is 100% independent, utilizing an open-architecture platform without sales quotas or proprietary product requirements.

The firm is supported by a team of 11 financial professionals and has earned 150+ five-star reviews and 10+ industry and community awards.

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