



Top 10 steps to consider when changing jobs

- 1. Know what you want to achieve**
Keep your eye on your long-term career goals. Look for opportunities to move toward them.
- 2. Know what to do with your retirement money**
You can talk to TIAA about your [options](#).
- 3. Think about saving as much as you can**
Investigate enrolling in your new employer's retirement plan. Experts generally recommend contributing at least 10% of your income. See if you're saving enough with our online [Retirement Advisor tool](#).
- 4. Make sure you're covered**
Check on your new employer's benefits, including [health, life and disability insurance](#), to help protect your savings.
- 5. Think about how to pay off debt**
Consider paying off any high-interest debt. If you have lower interest debt, you may want to [make regular payments and save at the same time](#).
- 6. Create an emergency fund**
Prepare for the unexpected by setting money aside in an [emergency fund](#).
- 7. Prepare for life's big events**
[Save for the things you care about](#) by creating a plan. Be sure to review and update your plan every year.
- 8. Think about saving any bonus money**
While it's tempting to splurge when you have extra money, think about saving and investing part of it to help boost your financial security.
- 9. Let the professionals help with the tough financial stuff**
You can speak with TIAA to help you put a financial plan in place for your future.
- 10. Check up on your retirement accounts regularly**
Even though you may be saving automatically, it's important to review your goals as well as your saving and investing strategy regularly to help keep you on track.



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