

# 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 financial 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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