

# Understanding Employee Benefits

Know → Reflect → Act → Complete

## Know

Explain the subject in your own words.

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List three facts, terms, or dates that matter.

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Describe how it connects with cash flow or household obligations.

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Identify one possible cost or risk.

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Name one authoritative source for verification.

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# Reflect

**Where does this subject appear in your financial life?**

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**What experience has shaped your present view?**

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**What remains confusing or incomplete?**

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**What would a well-informed next step look like?**

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# Act

Gather one relevant document. Record the important amount, rate, term, deadline, or condition without copying a complete account number.

**Document reviewed:** \_\_\_\_\_

**Key facts discovered:** \_\_\_\_\_

**Question to research:** \_\_\_\_\_

**Source or professional to consult:**

\_\_\_\_\_

**Review date:** \_\_\_\_\_

# Complete

I completed Action Guide 16 and its personal application. I can explain the subject, locate relevant information in my own financial life, identify unanswered questions, and describe my next informed step.

**Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

