

Financial Check Up Checklist

CODE Credit Union can assist in taking the right steps to improve your financial health. Now is a great time to evaluate your financial situation, make note of areas for improvement, and set some goals to shape up your finances. CODE has multiple tools available to help you save money.

To get you started, we have some questions to help you identify areas that may need some attention:

	Circle One		
Are you having trouble keeping track of your finances?	Yes	No	Maybe
Do you have a budget?	Yes	No	Maybe
Do you have an Emergency Savings Account?	Yes	No	Maybe
Are you interested in other savings accounts:			
• Christmas Club	Yes	No	Maybe
• Vacation Club	Yes	No	Maybe
• Secondary share account for whatever you want to keep separate	Yes	No	Maybe
• Saving for a house	Yes	No	Maybe
• Saving for a large purchase	Yes	No	Maybe
Are your accounts up to date in case of an emergency?	Yes	No	Maybe
• Make sure beneficiaries are correct and contact information			
What are your financial goals?			
• Save for something	Yes	No	Maybe
• Payoff debt	Yes	No	Maybe
• Idea: Make a goal for this time next year and track monthly			
Do you know your credit score?	Yes	No	Maybe
Do you know how much money is spent on reoccurring subscriptions?	Yes	No	Maybe
Are you interested in investing for the future?	Yes	No	Maybe
Would you like to buy a house and need help getting started?	Yes	No	Maybe
Do you feel weighed down by student loans?	Yes	No	Maybe
Do you have equity in your home that you'd like to use to:	Yes	No	Maybe
• Consolidate other debts			
• Make a large purchase			
• Do some home improvements			
• Pay for child's college			
Are you interested in refinancing your mortgage?	Yes	No	Maybe
Are you optimizing tax credits?	Yes	No	Maybe
• You may want to open or add funds to an IRA			
• A Health Savings Account (HSA) can be used for high deductible medical insurance plans.			



Visit codecu.org for more information, or give us a call at (937) 222-8971 to set up your Financial Check Up!

