

2021 Financial Check Up

Member Checklist \$\$

Are you kicking off 2021 by making resolutions to lose weight, get in shape or just take steps to improve your overall health? If you are, that's great! But, have you thought about taking 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 Credit Union has many tools available for you to help you save money and spend it wisely. To get you started, we have some questions to 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
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
Are you paying too much for your car loan?	Yes	No	Maybe
Are you paying too much for your credit card or missing out on rewards?	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:			
• Consolidate other debts	Yes	No	Maybe
• Make a large purchase	Yes	No	Maybe
• Do some home improvements	Yes	No	Maybe
• Pay for child's college	Yes	No	Maybe
Are you interested in refinancing your mortgage?	Yes	No	Maybe
Are you optimizing tax credits?	Yes	No	Maybe
• You may want to put additional \$ into IRA or HSA			
Are you interested in investing for the future?	Yes	No	Maybe