

MY PERSONAL FINANCIAL TASK LIST



Wright-Patt Credit Union® (WPCU®) is here to help make it a little easier to set and work on your financial goals. Design your own task list by selecting from the to-dos below to help you stay on the road to becoming more financially flexible and free!



SPEND

TO DO

- | | | |
|--------------------------|---|--------------------------|
| <input type="checkbox"/> | Evaluate your spending habits by reviewing your spending history. | <input type="checkbox"/> |
| <input type="checkbox"/> | Track and categorize all of your spending for at least 60 days. | <input type="checkbox"/> |
| <input type="checkbox"/> | Complete an inventory of all your expenses, ordering them from must-have to nice-to-have. | <input type="checkbox"/> |
| <input type="checkbox"/> | Complete a budget using actual numbers. | <input type="checkbox"/> |
| <input type="checkbox"/> | Challenge yourself to a spending freeze. | <input type="checkbox"/> |
| <input type="checkbox"/> | Set up automatic payments and reminders for your ongoing expenses when you get paid. | <input type="checkbox"/> |
| <input type="checkbox"/> | Review your expense inventory to determine if there are opportunities to reduce them. | <input type="checkbox"/> |
| <input type="checkbox"/> | Create sub accounts with your financial institution or use the cash envelope system for spending in categories such as gas, groceries or entertainment. | <input type="checkbox"/> |
| <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> |

COMPLETE



SAVE

TO DO

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|--------------------------|--|--------------------------|
| <input type="checkbox"/> | Think about your current savings strategy and what may be preventing you from saving (more). | <input type="checkbox"/> |
| <input type="checkbox"/> | Set a "now" savings goal, considering your needs and wants within the next couple of months. | <input type="checkbox"/> |
| <input type="checkbox"/> | Set a "soon" savings goal, considering your needs and wants in the next year. | <input type="checkbox"/> |
| <input type="checkbox"/> | Set a "later" savings goal, considering your needs and wants in the next 3 years. | <input type="checkbox"/> |
| <input type="checkbox"/> | Complete your emergency fund, by saving 3-6 months of your necessary expenses. | <input type="checkbox"/> |
| <input type="checkbox"/> | Set up automated transfers for when you get paid. | <input type="checkbox"/> |
| <input type="checkbox"/> | Contribute to your employer benefit plans, especially if your employer offers a match! | <input type="checkbox"/> |
| | Other: _____ | |

COMPLETE

Notes:

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BORROW

TO DO

- Visit www.AnnualCreditReport.com to check and review your credit reports from three credit bureaus (Equifax, Experian, and TransUnion). You can get a free copy of your credit report every 12 months!
- Review your credit score. If you're a WPCU member you can view your credit score using "My Credit Score" within Mobile and Online Banking.
- Complete a debt inventory, writing down whom you owe, the total amount owed, monthly payments and interest rate for each of your debts.
- Create a plan to repay your debts one at a time. Start with the lowest balance due or highest interest rate.
- Consider consolidating or refinancing your debts.
- Reduce your balance on your credit cards to no more than 30% of the total amount available.
- Other: _____

COMPLETE

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PLAN

TO DO

- Review or start your retirement and/or investment accounts to ensure you are on track to cover your future plans.
- Open an Individual Retirement Account (IRA) to contribute individual funds for retirement.
- Create, review or update your living will.
- Evaluate, purchase or update your insurance. Do you have adequate Life, Medical, Home and Auto coverage in the case it is needed?
- Create, review or update an estate plan.
- Create an inventory of large and/or long-term expenses, including how much and when you will need to cover the cost.
- Set up multiple accounts for different, irregular expenses to help plan for them over time. WPCU's sub and Money Market accounts are a great way to do so!
- Other: _____

COMPLETE

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Notes:

WPCU is here to help you with any of your financial needs on this list. Call us or stop by your local Member Center to talk with a Financial Coach about your goals today!