

## 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

#### COMPLETE

- |  |                          |
|--|--------------------------|
| <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"/> |



### SAVE

#### TO DO

#### COMPLETE

- |   |                          |
|---|--------------------------|
| <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: _____  |                          |

Notes:

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### BORROW

#### TO DO

#### COMPLETE

- ☐ 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: \_\_\_\_\_ ☐



### PLAN

#### TO DO

#### COMPLETE

- ☐ 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: \_\_\_\_\_ ☐

#### 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!**

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*For informational purposes only.*