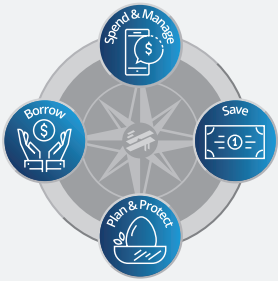


My Personal Financial Task List



College is the perfect time to learn how to manage your finances and build smart money habits you can use for the rest of your life. Wondering where to start? Wright-Patt Credit Union® (WPCU®) is here to help make it a little easier and stress free, and it all starts when you Respect Your Money®. Use this task list to set goals and begin your Financial Flexibility and Freedom® journey.



Spend To-Do List

- ☐ Review your spending history and evaluate your spending habits.
- ☐ Track and categorize all your spending for at least 60 days. WPCU's Money Management tool makes it easy!
- ☐ Write down all of your expenses, ordering them from must-haves to nice-to-haves.
- ☐ Create a realistic budget based on your income and expenses.
- ☐ Challenge yourself to a spending freeze.
- ☐ Set up automatic payments and reminders for your ongoing expenses when you get paid.
- ☐ Review your expenses. What can you eliminate or reduce?
- ☐ Create sub accounts with your financial institution or use the cash envelope system for spending in categories such as gas, groceries or entertainment.
- ☐ Other: _____



Save To-Do List

- ☐ Think about your current savings strategy and what may be preventing you from saving (more).
- ☐ Set a "now" savings goal, considering your needs and wants within the next couple of months.
- ☐ Set a "soon" savings goal, considering your needs and wants in the next year.
- ☐ Set a "later" savings goal, considering your needs and wants in the next 3 years.
- ☐ Make it a goal to build a starter emergency fund of \$1,000 to prepare for unexpected expenses.
- ☐ Set up automated transfers to your savings account weekly, monthly or when you get paid.
- ☐ Other: _____



Borrow To-Do List

- ☐ Visit 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, including student loans.
- ☐ Reduce your balance on your credit cards to no more than 30% of the total amount available.
- ☐ Other: _____



Plan To-Do List

- ☐ 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!
- ☐ Start saving for retirement as early as possible to ensure you're on track to cover your future plans.
- ☐ Contribute to your employer's benefit plan, if one is offered, especially if there's a match program!
- ☐ Open an Individual Retirement Account (IRA) to contribute individual funds for retirement.
- ☐ Other: _____

For informational purposes only.

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We're Here For You

At WPCU, we want you to feel confident about managing your money in college and beyond! That's why we're to help you with any questions or financial needs on this list. Call us or stop by your Wright State University Member Center, located in the Student Union, to talk with a Financial Coach about your money goals today!