

Financial Check-up



Is your financial health in check? If you can answer yes to the following six questions, then you've passed our check-up with a financial A+.

Do you know what you owe?

Do a quick check of the amount you owe on any outstanding loans. Would it make sense to pay them more aggressively or look at refinancing? Find out if you can save by refinancing.

Do you spend less than you earn?

Take a look at your financial statements for at least a one month period. Make sure your withdrawals and payments do not exceed your deposits.

Do you know how to maintain a good credit rating?

You can check your credit report up to three times every year. Set a reminder on your calendar to do this every four months. In the meantime, make sure to pay all bills on time and don't open any unnecessary credit cards.

Are you protected against identity theft?

Identity theft is an increasing crime and you need to be smart about protecting your personal information. [Click Here](#) for some tips.

If you borrow money, can you reasonably afford to pay it back?

Don't just borrow to pay for the things you want right now. Make sure you have a plan and are able to pay the loan back. If you're not borrowing for a necessity, you may need to wait.

Do you have financial goals?

Creating financial goals will help you gain confidence in your financial future. Don't know where to start? Come see us for a free financial counseling session.



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