

YOUR MONEY MOVES CHECKLIST

Simple steps to move forward with confidence

At Midwest Community Federal Credit Union, we believe progress happens one smart step at a time. Use this checklist to see where you're already winning, and where your next money move might be.

STEP 1: Know Where You Stand

- I know how much money comes in each month
- I know my monthly expenses
- I've reviewed my credit score in the last year
- I track my spending (app, notebook, budgeting tool, etc.)
- I've checked my interest rates on loans or credit cards

Next Money Move Tip: *Even reviewing your accounts once a month is progress.*

STEP 2: Strengthen Your Savings

- I have at least \$500 set aside for emergencies
- I'm working toward 3–6 months of expenses saved
- I have a separate savings account for goals
- I've set up automatic transfers to savings
- I'm earning competitive interest on my savings

Next Money Move Tip: *Automating even \$10–\$25 per paycheck builds momentum.*

STEP 3: Make Smart Spending Moves

- I pay my credit card balance on time
- I use rewards strategically
- I avoid carrying high-interest balances
- I've reviewed my card's interest rate recently
- I know my credit utilization percentage

Next Money Move Tip: *Lowering your interest rate can save hundreds over time.*

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STEP 4: Review Your Loans

- I know the interest rates on my current loans
- I've checked if refinancing could lower my payment
- I've compared my auto loan rate with current offers
- I understand my loan payoff timeline
- I've considered consolidating high-interest debt

Next Money Move Tip: *Even one lower-rate refinance can free up monthly cash.*

STEP 5: Plan for the Future

- I have a clear financial goal for the next 12 months
- I've started saving for a major purchase
- I'm preparing for retirement (IRA or workplace plan)
- I've opened savings accounts for my children
- I've met with someone to discuss financial planning

Next Money Move Tip: *A clear goal turns small deposits into real progress.*

STEP 6: Use Tools That Make It Easier

- I'm enrolled in digital banking
- I use mobile deposit
- I've set up account alerts
- I pay bills online
- I monitor my transactions regularly

Next Money Move Tip: *Tools reduce stress and increase control.*

What's Your Next Money Move?

Check out the list of actionable items on the next page that you can take this month.

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Check one action you'll take this month:

- Open or boost a savings account
- Apply for a lower-rate loan
- Consolidate debt
- Start automatic savings
- Review my credit
- Talk to a financial expert
- Create a simple monthly budget

Notes

We're Here to Help

No matter where you are on this checklist, you don't have to figure it out alone. Stop by a branch, call us, or visit midwestcommunity.org.

Let's make your next money move — together.

