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

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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.

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