



Get Your End-of-Year Financial Health Checkup

As the eagerly awaited holiday season gets underway, the end of the year is a great time to get a financial health checkup to make sure your finances are on track.

With regular checkups, you can fix small problems before they become big issues.

This year-end, keeping financially healthy is especially important due to many economic uncertainties related to inflation, inventory shortages, as well as the expiration of COVID relief programs put in place more than a year ago to help people manage through the pandemic.

Your Financial Health Checkup

Like a physical health checkup, a financial checkup examines your vital signs to be sure all is well when it comes to your financial health and wellness.

Do you have an emergency savings? How do your credit card balances look? Are you tracking monthly income and expenses? What does your

credit score and history look like? These are a few of the vitals reviewed during an end-of-year financial checkup.

From an overall budget review to managing credit card debt, the caring, NFCC-certified counselors at GreenPath will conduct a full review of your current financial fitness and provide recommended next steps for improving your financial health.

A financial checkup guides you to:

1. Review Your Financial Goals: Has there been a significant life change this past year? A change in jobs, a marriage, divorce, home purchase or other big change can affect your overall financial picture. A checkup is a good time to assess whether your current financial goals sync up with your overall situation.

2. Understand Options to Move Forward after Relief Programs Expire: Loans that were deferred as part of COVID-related relief programs need your attention. Deferments provided borrowers with a little breathing

room, but now that the temporary pause in payments has expired, a checkup is a good opportunity to understand options, and take a closer look at not only any loans that were on pause, but also your entire financial picture.

3. Manage Income and Expenses: One of the best ways to cope with inflation is to take the time to prioritize monthly spending. A spending plan helps to ensure that what you spend doesn't exceed what you make each month as prices rise. A financial checkup gives you a better understanding of your income and expenses. It can also be a time to set a spending plan to keep your finances on track and start saving for future goals.

4. Pay Down Debt: A checkup is a good time to explore options to help you pay down credit card debt as well as options for managing other debts that may be on the horizon – such as expiring forbearances on mortgages or student loan payments.

5. Assess Your Credit: Are you looking to take out a mortgage or make another large purchase in the New Year? A checkup is a great time to review your credit report to see where you stand, and get tips to improve your score moving forward.

Your Checkup Starts Here

Your financial fitness is key to a healthy New Year.

GreenPath's caring, certified counselors are committed to easing financial

stress and worry through access to clear information.

[Connect with GreenPath for your checkup](#) to gain confidence over your money choices during a time of inflation or shortages.

The Path to Financial Wellness Starts Here
www.greenpath.com/mhfcu

No matter what your goals may be, our partners at GreenPath can help you to take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



Create a Budget



Save More



Pay Off Debt



Improve Credit



Buy a House



Plan for the Future

Connect with a GreenPath Counselor Today
877-337-3399

Your Partner in Financial Wellness

