VALLEY STRONG CREDIT UNION

START WITH A QUICK

FINANCIAL PLANNING CHECK-IN

How financially prepared do you feel today? Check all that apply.

Financial Foundation

- [ ] I have at least one financial goal for the next 12 months
- [ ] I follow a budget or spending plan
- [ ] I know where my money is going each month

Savings

- [ ] I regularly save money
- [ ] I have an emergency fund for unexpected expenses
- [ ] I am saving toward a future goal

Credit & Debt

- [ ] I make payments on time
- [ ] I know my credit score
- [ ] I have a plan to reduce debt

Financial Protection

- [ ] I monitor my accounts regularly
- [ ] I use strong passwords and security tools
- [ ] I know how to recognize fraud and scams

My Financial Action Plan

My Top Financial Goal: _____

One Action I Will Take This Month: _____

Target Completion Date: _____

Valley Strong Financial Wellness Pledge

I commit to taking one step this month to strengthen my financial future.

- [ ] Save more
- [ ] Spend smarter
- [ ] Pay down debt
- [ ] Review my credit
- [ ] Protect myself from fraud
- [ ] Create or update a budget
- [ ] Other: _____

Signature: _____ Date: _____

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