



Financial Wellness Spotlight

September 2022



Now is the time to take action if you have Federal Student Loans!

Federal Student Loan payments will resume after December 31, 2022. Now is the time to get prepared and gain the information you need to best position yourself for when repayment begins. Visit [Studentaid.gov](https://studentaid.gov) for more information. Learn about the [Student Debt Relief Plan](#) including Federal Student Loan debt cancellation eligibility and changes coming to income-based repayment options.

A Financial Fitness Check Up



Learning and practicing the basics of personal finance is how to lay the groundwork needed for financial stability. Having the fundamentals in place can also help you make progress toward your goals. Review the list of ten fundamentals as your guide to moving forward:

Ten Financial Fundamentals

1. Bills and loan payments are made on time every month
2. Spending is planned, under control, and reflects goals and values
3. Emergency fund is established and funded on a regular and automated basis
4. Saving for retirement is regular and automated
5. Future goals and dreams are clear and planned for
6. Credit score is understood, known, and improving if needed
7. Debt is manageable, intentional, and connected to goals
8. Insurance is adequate for current life stage (auto, life, health, etc.)
9. Income taxes are understood and up to date
10. Financial services being utilized are sound, ethical, and operate in your interest

The [Financial Fitness Self-Assessment](#) form lets you rate yourself on each of these items. It prompts you to consider your goals, priorities, and will help you form an action plan if you need to address or strengthen any of the ten financial basics.

BMI FCU has a [Financial Education](#) program that offers online learning, workshops and webinars to help build and reinforce your knowledge. In addition, [one-on-one financial coaching](#) is available to support your efforts in moving forward.

Financial Education Resources



Distance learning is easy with our *free* mobile friendly resources

Visit BMI Federal Credit Union's [Online Learning Center](#) to learn more with these great resources:

- Explore the [Financial Education Center](#) for modules on Money Basics, Credit and Borrowing, Budgeting and Saving, and more.
- Watch the full series of [Money Management videos](#). These short animated videos make learning the basic personal finance concepts fun and easy to understand.
- The [Online Learning Dashboard](#) includes articles, calculators, and virtual coaches to help you reach your financial goals.



Free Financial Workshops

Workshops are *free* and open to the community

Our workshops are designed to help improve your financial life. Upcoming workshops include:

- **October 6, 2022 - Medicare for Beginners**
If you are new to Medicare or if you need help understanding your options, 'Medicare for Beginners' is a valuable resource for unbiased information to help you make informed decisions. Presented by the Central Ohio Area Agency on Aging.
- **October 15, 2022 - Asset Protection Planning**
Learn how probate, taxes, and long-term care costs can affect your estate and steps you can take to protect it.
- **October 29, 2022 - Becoming a Saver**
Master the mindset, methods, and motivation needed to develop the habit of saving and reach your financial goals.
- **November 12, 2022 - Managing Debt**
Your debt is unique to you and your circumstances. Understand your options for managing and minimizing you debt.
- **December 3, 2022 - Ten Fundamentals**
Learn where you stand on ten measures of financial fitness. Get tips on how to make a workable plan to improve your financial situation and achieve your specific money goals.

Visit bmifcu.org/workshops to view the schedule, location, and register to attend.

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