

THE BEFIT BRIEF



ALL TREATS AND NO TRICKS
Here's what you're missing out on by not being part of the BFFCU community:

- Competitive Interest Rates
- Reduced Loan Costs
- Fee Free Services
- Personalized Services
- Advanced Digital Tools

[I want to join BFFCU!!](#)



SHARE YOUR EXPERIENCE!

When you leave us a new and honest review during the month of October, you'll automatically be entered into our Spooktacular Savings Giveaway!

[Leave a Review!](#)

IT'S TIME FOR YOUR Financial Wellness Checkup

Create a Budget

- Track income and expenses
- Categorize needs vs. wants
- Review monthly to adjust

Emergency Fund

- Save 3-6 months' of living expenses
- Save regularly even in small amounts
- Keep it in an easily accessible account

Monitor Credit Score

- Check your credit score often
- Review credit reports for accuracy
- Pay off debts on time

Pay Down Debt

- List all debts and their interest rates
- Prioritize high-interest debts first
- Consider debt consolidation

Insurance Coverage

- Ensure you have adequate insurance policies (health, auto, home, life)
- Update beneficiaries as needed
- Consider additional coverage

Plan for Retirement

- Contribute to retirement accounts
- Utilize employer matching contributions
- Review retirement savings annually

Track Net Worth

- Calculate total assets (savings, investments, property)
- Subtract liabilities (debts, loans)
- Monitor net worth growth over time.

Set Financial Goals

- Define short-term and long-term goals
- Break down goals into actionable steps
- Regularly review and adjust as needed

Create Healthy Habits

- Set small goals to achieve the big ones
- Set a reward for when you reach them
- Fill your self love bank

Review Investments

- Diversify investments to spread risk
- Check performance quarterly
- Rebalance portfolio annually

Automation Tools

- Set up automatic transfers to savings
- Automate bill payments
- Save without even thinking about it

Spending Habits

- Save for large purchases in advance
- Avoid financing with high-interest debt
- Shop around for the best deals

Plan for Expenses

- Diversify investments to spread risk
- Check performance quarterly
- Rebalance portfolio annually

Stay Educated

- Read books and attend workshops
- Stay informed about changes
- Consult with a financial advisor

Delete Your Apps

- Remove easy to access temptations
- Help reduce impulse spending
- ABSOLUTELY delete amazon