

MEMBER NAME \_\_\_\_\_



# FINANCIAL TREK CHECK

## FINANCIAL GOALS

### 1. What financial goals are you currently working towards?

- |                                  |                                     |
|----------------------------------|-------------------------------------|
| Buying a house                   | Starting or investing in a business |
| Buying a car                     | Retirement                          |
| Buying a boat or RV              | Build/Rebuild Credit                |
| Paying for my education          | Weddings and other celebrations     |
| Paying for education of children | Other (please specify) _____        |

### 2. How would you describe your progress toward these goals?

Need lots of help      Need some help      Need more info      Not concerned      Doing great

## MONEY MANAGEMENT

### 1. Over the past year, how would you describe your spending patterns relative to income and expenses?

Generally spend much more than income      Generally spend a little more than income      Generally spend about equal to income      Generally spend a little less than income      Generally spend much less than income

### 2. In the past year, which of the following statements best describes how well your household is keeping up with your bills and credit card payments?

Am not currently keeping up with bills and credit card payments      Struggle to keep up with bills and credit card payments      Pay most bills and credit card payments on time      Pay all bills and credit card payments on time      Pay all bills and credit card payments on time and do not carry any balances on my credit cards

### 3. Do you have a monthly budget?

YES      NO

### 4. If you have a monthly budget, how well do you stick to it?

Not sticking to it      Hardly ever sticking to it      Sometimes sticking to it      Mostly sticking to it      Sticking to it daily

### 5. Would you find it useful to be able to see all of your HZCU accounts and accounts with other financial institutions on one page?

YES      NO

For additional financial education resources, please visit [hzcuhq.org/trainingground](https://hzcuhq.org/trainingground). Insured by NCUA.

# FINANCIAL TREK CHECK (CONT'D)

## CREDIT, DEBT AND MONTHLY EXPENSES

### 1. What is your credit score?

I don't know

Poor - Below 580

Fair - 580-669

Good - 670-750

Excellent - 751+

### 2. Do you feel like you have enough money at the end of the month after paying all your bills?

YES

NO

### 3. If you had more money left after paying bills each month, what would you use it for?

### 4. How do you feel about the amount of unsecured debt you currently have? (credit cards, personal loans)

Balances are  
MUCH too high

Balances are  
higher than I like

Balances are somewhat  
manageable

I can easily manage  
my balances

I pay everything  
in full each month

## SAVINGS AND RETIREMENT

### 1. How many months would you be able to live on your savings? Please exclude savings that are set aside in retirement accounts or the sale of assets. Consider basic monthly expenses such as housing, food, taxes and healthcare.

Less than 1 month

1-3 months

4-6 months

More than 6 months

More than a year

### 2. How financially prepared are you to handle an emergency?

Not at all prepared

Could cover some but  
would need help

Could cover most of it  
myself

Could possibly make it  
happen

Could cover all of it  
myself

### 3. Are you currently contributing to an employer sponsored retirement account or an individual retirement account?

YES

NO

### 4. Are you on track to save enough for retirement (experts suggest saving 15% of your gross monthly income)?

Need Lots of Help

Need Some Help

Need More Info

Not Concerned

Doing Great

### Is there anything else you would like us to know?