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Is It Time for a Financial Check Up?

Financial fitness is more than just having a savings account or being debt free - it's an overall concept that ranges from knowing how much income you need to achieve your goals, to how much money you will need to retire comfortably.

You don't have to be an expert in all areas to become financially fit. Practicing the basics of smart money management is all it takes for most people to reach their goals. But, sometimes you have questions and you want to know that you are on track. That's why GFA has partnered with BALANCE Financial Fitness Program. The experts at BALANCE can help you identify the places in your financial "body" that need the most attention - then prescribe just what you need to become - and remain - financially robust.

Check your money management vital signs by asking yourself the following questions:

- Are your goals current? Are you meeting them at the rate you would like?
- Are you setting money aside for emergencies?
- Do you have a positive net worth?
- Are your spending habits what you want them to be?
- Have you seen your credit report lately? Ever?

If you answered "No" to any of these questions, you may benefit from a financial check-up.

GFA Federal Credit Union believes that providing education on financial topics is as important as providing quality, value-added financial products. In addition to providing community seminars and workshops, GFA provides, at no cost to its Members, access to BALANCE – a personalized and confidential financial, credit and budget counseling service. For more information, visit your nearest branch, call 978-632-2542 or visit gfafcu.com.