

MY WELLNESS CHECKUP

ANSWER THE QUESTIONS HONESTLY →

IF YOU ANSWERED YES

12+ TIMES=YOU ARE IN EXCELLENT FINANCIAL HEALTH

9-12 TIMES=YOU'RE AVERAGE

7-9 TIMES=POOR FINANCIAL HEALTH

BELOW 7=YOU NEED HELP

- Are you calm and unfazed by periodic expenses?
- I almost never overdraft my bank account?
- Are you free of worry about money?
- Do you have an emergency fund of over \$1K?
- Is your mortgage the only debt you have?
- Are you living on a budget?
- Do you have a plan for larger purchases?
- Are you saving for college?
- Is at least 15% of your income invested for retirement?
- Do you have a retirement plan?
- Are you a giver?
- Do you have a will or estate plan?
- Do you have adequate life insurance?
- Have you set financial goals that are written down?



The Guide to Eating Out

How often do we eat away from home? Ever second guessed that decision? We've come up with the top ways folks around the country deal with this very issue.

1. Check out the menu and prices online before going out. Make sure you decide on a price range for the amount you plan to spend and stay within that amount.
2. Restaurants make high margins on soda and drinks. Water is free. Water with a lemon or lime is trendy. Try it.
3. Desserts are another high margin area for dining establishments and you're probably full by then anyway. If you just can't stay away from that chocolate lava cake, ask for two forks and split it with your dinner companion.
4. Entrees at restaurants are usually enough for two people. Instead of taking home a doggy bag, order an appetizer and split an entrée. Bonus, you'll feel good about your caloric intake.
5. When possible go on off peak hours. Often you can select from the lunch or dinner menu if you will just ask.
6. Getting on your favorite restaurant's email list will qualify you for discounts, birthday specials, and other opportunities to save money.
7. Look for coupons and deals for restaurants. Restaurant.com, Groupon, Ibotta, and coupon mailers frequently offer coupons and rebates for local restaurants. If you are going out anyway, you might as well save some money! (Hint: keep those coupons in the glove compartment of your car so they are handy for spontaneous moments).
8. Be aware of restaurants where kids eat free. Many restaurants offer free kids' meals on certain days of the week.



5 Go To's Of Buying a Used Car

- 1) Set your limit – Decide on the maximum amount you are prepared to spend. This includes taxes, title fees, transfer fees, or licensing. But this amount **MUST** be firm!
- 2) Do your research – Invest a little of your time to find out what the various book values are on the car you are considering. Make sure you look at similar ones in your area. This can help you avoid over paying.
- 3) Don't be afraid of high mileage – They don't make vehicles like they used to. Thank goodness! They are much better today and are built to go farther. Generally speaking, the bigger the engine the more mileage it can sustain. If a vehicle is well maintained it will be around for a long time.
- 4) Take it to the Doc – Arrange to have a mechanic you trust look it over. Slide him a \$20 or better yet a \$50. It will save you in the long run. Take the time ... this is an important step.
- 5) Never buy before you buy – Don't become attached to the car, don't fall in love with it. Approach it as a business deal. Maintain your ability to walk away.

Use these tips as your guide and you will become an informed consumer who is satisfied with their purchase.