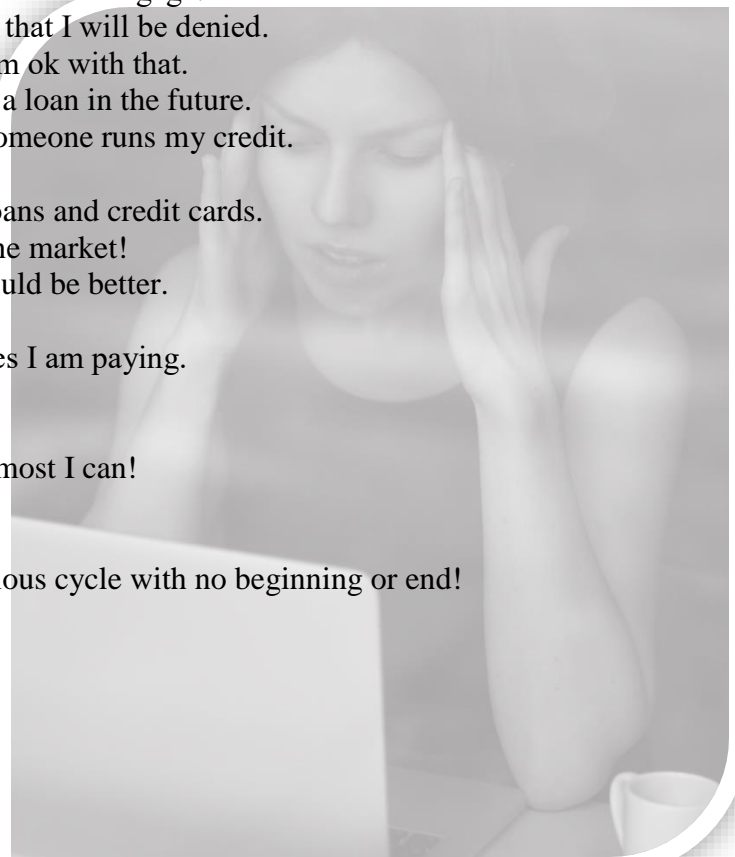


Financial Health Check-up

According to data collected and analyzed by Center for Financial Services Innovation, 1 in 3 employees report financial issues as a distraction at work, 46% spend 3+ hours dealing with personal finances in the workplace, and 64% of millennials are stressed about their finances.

Financial health is our priority! At New Dimensions Federal Credit Union, we provide important financial education for you that will help lower your blood pressure when it comes to your personal finances. Plus, being present at your job is not only important to your company, but it's also imperative for your health and safety. *Take our Financial Health Quiz to determine if you could use NDFCU's help in getting your finances "healthy."*

1. I sleep well at night knowing all my bills are paid on time.
A – Absolutely, I have no worries about this. I sleep like a rock.
B – I toss and turn a little bit, but I get my 8 hours.
C – I experience several sleepless nights a month.
D – I don't think I have had a good night's rest in years...I am behind on many bills.
2. I've checked my credit score within the last year and I know all the factors that can negatively impact my FICO score.
A – Yes, I am good and feeling confident about my score.
B – My score isn't too bad, but there is room for improvement.
C – I haven't checked my score, but no news is good news, right?
D – I dread checking my score....do I have to?
3. I'm concerned that I may be denied for a future loan or mortgage.
A – No! My credit is great and I'm never worried that I will be denied.
B – I am fine, I may not get the best rates...but I'm ok with that.
C – I would be concerned if I needed to apply for a loan in the future.
D – I sweat profusely and hold my breath when someone runs my credit.
4. I am happy with all current interest rates on my loans and credit cards.
A – Yes, I have the best interest rates offered in the market!
B – The interest rates I have are good, but they could be better.
C – I guess they are okay?
D – I'll be honest...I really have no idea what rates I am paying.
5. I have money left over at the end of the month.
A – Yes, I do, and I am diligent about saving the most I can!
B – Most month's I do...so I spend it!
C – No, I am down to the wire every month.
D – I have no idea, I feel like paying bills is a vicious cycle with no beginning or end!



6. I contribute regularly to my savings account.
 - A – I contribute every single month and I watch the balances grow!
 - B – I contribute most months.
 - C – I put money in, but I end up having to withdraw it.
 - D – I live paycheck to paycheck—I can’t save. I need it to make ends meet!

7. I often worry about money.
 - A.– I don’t have to worry. I have a budget/savings plans for both short and long-term goals.
 - B – I have a budget, but I haven’t really set short-term or long-term financial goals in stone.
 - C – I worry about money quite a bit. Antacids are my friend.
 - D – I need to monitor my blood pressure when I start thinking about my financial situation.

8. I could handle a major unexpected expense.
 - A – Yes, I have a healthy savings account!
 - B – I could afford one, but not more than that!
 - C – I would have to borrow money from a financial institution or a family member.
 - D – I cross my fingers and wish for the best!

9. Holidays and special occasions put me behind on my monthly bills.
 - A – No, I plan ahead and budget for all my gift giving.
 - B – I can handle small gifts, but larger holidays have me shuffling things around a little bit.
 - C – I rely on credit to pay for most holiday gifts.
 - D – I often get behind in my bills because of holidays and special occasions.

10. Because of my financial habits, I feel like I can never get the things I want or need.
 - A – I have plenty of money to fulfill my needs and wants!
 - B – I can satisfy my needs but, must make choices when it comes to my wants.
 - C – I often buy things I want and find myself short on money for my needs.
 - D – I can’t even keep up on my needs never mind wants!

Scoring results:

TOTAL NUMBER OF A’s _____
 TOTAL NUMBER OF C’S _____

TOTAL NUMBER OF B’S _____
 TOTAL NUMBER OF D’S _____

If you have mostly A’s – You’re a financial health pro! You have a vast knowledge of financial best practices and should have very little difficulty handling unexpected expenses!

If you have mostly B’s – You’re doing pretty good! Perhaps a couple of key financial education seminars may help you go from good to great!

If you have mostly C’s – You could benefit from financial education seminars so that you can make a better financial plan.

If you have mostly D’s – We would STRONGLY suggest taking financial seminars and meeting with our Director of Financial Education to create a customized financial action plan.

Stop guessing what your best plan should be, let us help get you into the KNOW of financial health and prosperity.