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Winter 2022



With 2021 behind us, we are welcoming 2022.

One of the big questions for 2022 will be whether you are financially prepared. With inflation rising, the continuing variations of the Coronavirus, and supply chain shortages, we still have some obstacles to confront. I thought I would share some financial tips to help with this transition.

1. **Build a budget for the New Year.** Whether you are using a free budgeting application like MINT, or the cash envelope system, building a budget is key to financial success in 2022.
2. **Make automatic payments.** Many of you may already use automatic or payroll transfers to make your loan payments. Make automatic payments your friend, not your enemy. Pay yourself first and set up an automatic payment to your savings account. This will eliminate the struggle to having to remember or find self-control to save.
3. **Make a date with your debt.** There are many avenues to pay down debt. If you have high interest debt, you may opt for a debt consolidation loan or credit card balance transfer. Discuss your options with a Forward Financial Credit Union loan officer at any of our 4 branches.
4. **Pick a rewards program and stick to it.** Forward Financial Credit Union's Mastercard rewards with 1 point per dollar spent. You can redeem your rewards for things you like such as merchandise, travel, activities, car rentals, and much more through Scorecard Rewards.
5. **Continue to educate and empower yourself financially.** Sound financial management does not happen overnight. Consistency is key. Our staff is here to help with your saving and lending needs through a variety of products. A new year is a chance to have a new start with your finances. Whether you want to simply improve your finances or completely overhaul them, we are here to help.

Let's make 2022 an amazing year!!

Denise J. Sauld

Vice President-Financial Services

Ring in the New Year

We'd like to say thank you for your business, friendship and the trust you've placed in us.

You're the reason we're here.

We hope you'll continue to let us serve your financial needs. In turn, we'll continue to give you the prompt, friendly, personal service you've come to expect from your Credit Union.

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