



7 Tips for a Financially Smarter Family in the New Year

1. Refresh Your Budget

- Update last year's budget to reflect new income, expenses and goals.

2. Check Your Emergency Fund

- Aim for 3–6 months of living expenses.

3. Monitor Your Credit Health

- Create a plan to improve your credit.

4. Review Your Insurance Coverage

- Ensure your policies still meet your family's needs.

5. Update Beneficiaries & Estate Documents

- Review wills, power of attorney and beneficiaries to protect your assets and lifestyle.

6. Automate Payments & Savings

- Set up automatic bill payments and savings contributions.

7. Teach Your Kids About Money

- Start conversations about financial planning and visit AppleFCU.org/Family for helpful resources.

