

Ent Federal Credit Union

Financial Fitness Checklist

Get financially fit!

Financial fitness is a measure of how you're doing with meeting your financial needs and reaching your financial goals. Improve your financial fitness by taking these actions and attending [FREE seminars](#).

- [Start planning for retirement.](#)
- [Make a budget and save money.](#)
- [Open or add to an IRA.](#)
- [Buy a home or use your equity.](#)
- [Start planning for college.](#)
- [Establish an estate plan and trust.](#)
- [Create a charitable giving plan.](#)
- [Review your credit report.](#)
- [Purchase insurance.](#)

Start planning for retirement.

- Use Retirement Online Calculators to start planning for retirement now.
- Go to our website's Retirement Planning page or call us at (719) 574-1100 to learn more about Traditional and Roth IRAs.
- Call (719) 550-6320 to set up an appointment with a Registered Representative at Ent Federal Investment Services.

Make a budget and save money.

- Use Savings and Home Budget Online Calculators to make a budget or savings plan.
- Call (719) 574-1100 to sign up for Online Bill Pay and pay individual bills when they're due, schedule a single payment in advance, or set up automatic payment of several bills each month. It's simple and secure, and you can stop buying stamps!
- Enroll your children — or grandchildren — in our Money SpaceSM program, which features savings and checking accounts for kids linked to educational websites.

Open or add to an IRA.

- Go to our website's IRA page or call us at (719) 574-1100 to learn more about Traditional and Roth IRAs.
- Use Retirement Online Calculators to determine the funds you'll need for retirement.
- Call Ent Federal Investment Services at (719) 550-6320 to review your IRA options and contributions.

Buy a home or use your equity.

- Call our mortgage loan officers at (719) 550-6449 for a complimentary consultation on buying a home or land, different types of loans, or refinancing an existing loan.
- Use Mortgage Online Calculators to calculate mortgage payment scenarios and potential savings options.
- Call us at (719) 574-1100 and ask how a home equity loan or line of credit can help you get financially fit!

Start planning for college.

- Use the College Savings Online Calculator to start planning now.
- Call Ent Federal Investment Services at (719) 550-6320 to learn about a 529 College Savings Plan.
- Go to our website's IRA page or call us at (719) 574-1100 to learn more about a Coverdell Education Savings Account IRA.
- Stop by any of our Service Centers to pick up a student loan application.

Establish an estate plan and trust.

- Use the Net Worth Online Calculator to determine your current net worth (total assets – total liabilities = net worth). If your net worth equals at least \$150,000, you should consider having a trust.
- Call Paula Pollet at (719) 550-6414 to learn more about Ent Wealth Management and Trust Services.

☑ Create a charitable giving plan.

- Call Paula Pollet at (719) 550-6414 or go to Ent Wealth Management and Trust Services to learn more about Charitable Remainder Trusts & other options.
- Go to our website's Community page to learn more about the community organizations and events your credit union supports.

☑ Review your credit report.

- You should review your credit report at least once each year for fraudulent activity and your credit score. Go to the Identity Protection Resource Center and click on the contact information for the three major credit bureaus to request a copy of your credit report.
- Go to the Identity Protection Resource Center to learn how to protect your credit and financial well-being.
- Stop by any of our Service Centers to pick up our Identity Protection Kit. It's packed with information about what to do to not become a victim of identity theft, as well as steps to take if you do become a victim.

☑ Purchase insurance.

- Call Ent Federal Investment Services at (719) 550-6320 for coverage options and rate quotes from our property and casualty, life, and long-term care insurance partners.
- Use the Life Insurance Online Calculator to determine how much life insurance you really need.
- Call us at (719) 574-1100 to ask about credit life and disability and other coverage with our insurance partners.