



FPCU INSIGHTS



SETTING SMART FINANCIAL GOALS

The start of a new year is a great time to reflect on your financial future and set goals that actually stick. You've probably got a few ideas floating around, but have you thought about how to make them happen?

Setting **SMART** goals—specific, measurable, achievable, relevant, and time-bound—offers a proven framework to turn your financial aspirations into a clear, actionable plan.

Let's explore how you can use the SMART framework to reach your financial goals in 2025.

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SMART

1. Specific | Get Clear on What You Want

Vague goals like “save more money” are tough to tackle because they don't give you a clear direction. To make your goals more attainable, get specific! For example, instead of saying, “I want to pay off debt,” aim for something more concrete like, “I'll pay off \$3,000 in credit card debt by December 31, 2025 by paying \$250 each month.” When your goal has a clear target and timeline, it's easier to break down and follow. The more specific you get, the easier it is to track your progress and stay on course.



SMART

2. Measurable | Track Your Progress

Tracking your progress is essential if you want to stay on track and celebrate the wins along the way. Break your goal into smaller steps, like monthly or weekly milestones, and adjust if needed. For example, if you're saving \$1,500 for a vacation next year, putting aside \$125 each month gives you a manageable target. Regularly checking in on your progress helps you see how far you've come, and if things get tough, you can adjust your plan to stay on track. Life happens, but it's important to keep moving forward!

Here are some fun and creative ways to begin tracking your progress:

Goal tracking chart

Design a fun, colorful visual like a chart, mountain, thermometer, or path that you can fill in as you get closer to your goal. If you're someone who likes visual motivation, this can make your progress feel more real!

DIY vision board

Create a vision board filled with photos and quotes that represent what you're saving for, like a tropical vacation, new car, or home upgrade. Seeing your goals every day can keep you inspired and focused. Each time you hit a milestone, check it off or add something new to your board.

Mini rewards system

Celebrate progress by treating yourself to small rewards when you hit milestones, like a fancy coffee, movie night, or self-care day. These little perks keep you motivated and make reaching your goals more fun! Tracking your financial goals doesn't have to be boring— add your own creative twist to keep things exciting!



SMART

3. Achievable | Set Realistic Goals

It's great to aim high, but setting goals that feel too big can lead to frustration and burnout. Challenge yourself, but make sure your goals are realistic. If money's a bit tight right now, start small and build over time. For instance, focus on saving a manageable amount each month and gradually increase it as you go. Reaching smaller milestones along the way will boost your confidence and give you the momentum to keep pushing forward.

SMART

4. Relevant | Align Your Goals with What Matters Most

Your financial goals should reflect your personal values and long-term priorities. Think about why this goal is important to you. Are you building an emergency fund for peace of mind? Saving for your kid's college tuition to secure their future? Or maybe you're just trying to stash away some extra cash for family fun this year? Understanding the purpose behind your goals helps keep you connected to what truly matters and keeps you motivated to stay the course.

5. Time-bound | Create a Sense of Urgency

Having a deadline is crucial for keeping yourself accountable and your goal top of mind. Without a timeline, it's easy to push things off or lose focus. If you say, "I want to save \$2,000 for a vacation," without a set deadline, it can be hard to know where to start or how much to save. But if you make it time-bound, like "save \$2,000 by July 31, 2025," you'll create a sense of urgency and avoid procrastination.

Remember to keep your timeline realistic and break your goal into smaller, manageable milestones such as weekly, biweekly, or monthly to stay on track. This prevents you from pushing all your efforts to the end of the year and encourages steady progress throughout.



Here are a few examples of SMART Financial Goals to help you get started:

- **Paying Off Debt:** Pay off \$4,500 of credit card debt by paying \$375 per month for 12 months.
- **Emergency Fund:** Build a \$3,000 emergency fund by saving \$250 each month for the next 12 months.
- **Vacation Savings:** Save \$1,575 for a vacation planned in October 2025 by setting aside \$175 each month and reducing discretionary expenses such as dining out or buying coffee daily.

Things to think about when setting your SMART Goals...

Stay Flexible and Adjust When Necessary

Life happens, and things don't always go according to plan. If something unexpected comes up—a sudden expense, a job change, or a shift in priorities—remember that your financial goals can be adjusted. Don't be discouraged if you need to pivot your plan based on something happening in your life. Flexibility is key to keeping you motivated and on track, even when life throws a curveball.

Stay Accountable and Share Your Goals

Share your goals with a friend, partner, or family member—who knows, they may have goals they want to share with you as well. Having someone to check in with can help keep you accountable and creates opportunities to celebrate your wins. Celebrating milestones together fosters extra support and encouragement, making your journey toward financial success even more rewarding. SMART goals break down your financial aspirations into manageable steps, making them feel within reach. By making your goals specific, measurable, achievable, relevant, and time-bound, you'll have a clear path to succeed financially this year. Keep this framework in mind as you set goals and make 2025 the year you take charge of your finances—while having a little fun too!

Ready to get started? Take 5 minutes today to jot down one SMART financial goal for 2025. The sooner you start, the sooner you'll see the rewards of your hard work!

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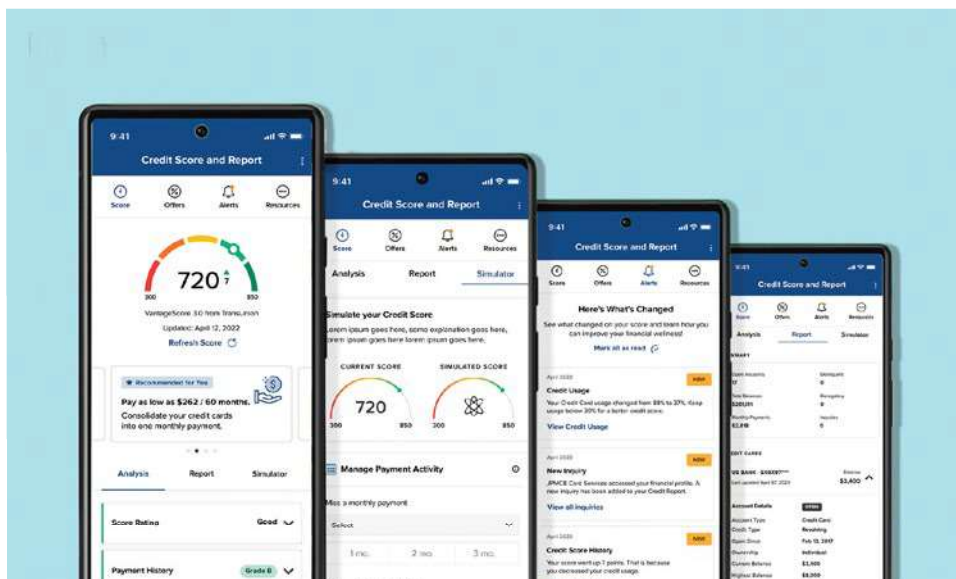
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MASTER YOUR CREDIT SCORE: THE POWER OF A CREDIT SCORE TOOL

Ever wonder why some people get approved for lower interest rates while others struggle? It all comes down to credit scores. Your credit score plays a big role in your financial life—affecting everything from loan approvals to the interest rates you receive. But keeping track of your credit might not always be top of mind—that’s where a credit score tool comes in.

Credit score tools make it easy to monitor your credit, catch potential issues early, and even guide you on ways to improve your score. Let’s break it down.



What is a Credit Score Tool?

Think of a credit score tool as your personal financial assistant, helping you stay informed about your credit standing. These tools come in various forms, but the most common ones include:

Credit Simulators: Plan Ahead with Confidence

Ever wonder how paying off a credit card balance or taking out a new loan might impact your credit score? Credit score simulators let you test different financial scenarios—like paying down debt, opening a new credit card, or missing a payment—so you can see the potential effects before making a move. This helps you make informed decisions to improve or maintain your score.

Credit Monitoring: Stay Alert to Changes

These tools provide real-time alerts when something changes on your credit report, such as a new account being opened, a missed payment, or potential fraud. This constant monitoring helps you identify errors or identity theft early and act quickly if there’s an issue.

Score Improvement: Get Actionable Insights

If your score isn’t where you want it to be, credit score improvement tools provide personalized recommendations. These tools analyze your credit report and offer steps to boost your score, such as paying down certain balances or making on-time payments.

Why Monitoring Your Credit Matters

Checking your credit report regularly ensures your financial information is accurate and up to date. At a minimum, you should check your credit report once a year, but if you’re planning a big purchase like a home or car, reviewing it more often can help you stay ahead.

Here's why monitoring your credit is so important:

- **Catch Errors Early**—Mistakes on your credit report, like incorrect account details or misreported late payments, can hurt your score. Regularly reviewing your report helps you spot and address errors before they impact your borrowing power.
- **Protect Against Identity Theft**—If someone opens a fraudulent account in your name, it could go unnoticed for months. Checking your credit report helps you detect suspicious activity early and take action before serious damage is done.
- **Get Better Loan and Credit Card Offers**—Lenders use your credit report to determine your eligibility for loans and credit cards. Knowing your report is accurate helps you apply for credit with confidence and ensures you qualify for better rates and terms.
- **Prepare for Major Purchases**—If you're planning to buy a home, car, or make another big financial move, reviewing your credit report helps you understand where you stand and gives you time to make improvements if needed.

Manage Your Credit Like a Pro with the Financial Partners Upgraded Credit Score Tool

There are plenty of free credit score tools available to help you monitor your credit, catch potential fraud, and understand how financial decisions impact your score. But what if you had all these features—and more—built right into your everyday banking experience?

With our newly upgraded credit score tool, **you get even more control over your credit—all in one place, with no impact on your score.**

What's New?

- **Daily Access to Your Credit Score**—Stay informed and track your progress anytime.
- **Real-Time Credit Monitoring Alerts**—Get instant updates when changes happen.
- **Personalized Credit Reports**—Gain insights with a detailed breakdown of your credit profile.
- **Special Credit Offers**—Unlock tailored offers to help you save.

And More!

Managing your credit has never been easier—and **the best part? It's free and built right into the Financial Partners online banking!**

Take Control of Your Credit Today!

A strong credit score can open doors—from securing lower interest rates to getting approved for a mortgage or car loan. The good news? Keeping track of your credit doesn't have to be complicated!

With the right credit score tools, you can stay informed, catch mistakes early, and take smart steps to improve your financial health—all with minimal effort. Don't leave your financial future to chance. Start using a credit score tool today and take charge of your financial success!



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ABOUT US

For nearly 90 years, Financial Partners Credit Union has been helping Californians achieve their financial goals. We offer everything you'd expect from a big bank—but with typically lower loan rates, higher savings rates, and fewer fees.

What makes us different? As a not-for-profit, member-owned credit union, we prioritize your financial well-being and give back to our communities—not Wall Street.

We are your friendly neighborhood credit union, committed to doing what's best for you and our communities—not just the bottom line.

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Source: All Partners Day Event, February 2025.

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