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## Keep Your Money Habits Going



As you look over the past months, or even years, there are likely many achievements to note when it comes to your finances. Perhaps you pared down your debt, or planned for a big purchase. Maybe you started a savings account or a Certificate of Deposit. If so, congratulations! You're getting it right!

Good money habits are a game-changer. It takes tenacity, commitment and a positive "I Can Do It" attitude to make strides in developing new habits.

Remember it can be helpful to keep that momentum going in the New Year. You're on the right track, and the New Year brings great incentive to stay the course with — and improve upon — what is working for you.

### UPCOMING GREENPATH WEBINARS:

**Wednesday, Jan. 24**  
**2:00-2:45 CST**

"Reaching Your Financial Goals in 2024"

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**Wednesday, Feb. 28**  
**12:00-12:45 CST**

"Understand Your Money Personality"

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**Wednesday, Mar. 27**  
**1:00-2:00 CST**

"Steps to Financial Freedom"

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### RECORDED WEBINARS:

"Resources for Veterans:  
From Service to Financial  
Stability"

[CLICK HERE TO WATCH](#)

"Identity Theft & Fraud:  
How to Protect Yourself"

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Things to keep in mind in order to inspire and renew your commitment to financial health include these tips:

## Take Advantage of GreenPath's Free Online Financial Education

**Write down your specific goals.** You've made progress but for most people, there might still be more to do. Refresh those goals by:

- **Laying out how much debt you have to pay off.** Perhaps your financial situation has changed during the past year as you have begun paying off debt and making solid financial decisions. Take a good look at where you stand.
- **Revisiting your monthly spending plan or budget.** Perhaps you've paid off one credit card so you can devote more money to another. Take a fresh look at how much money you have to work with, what you need to set aside for other bills and living expenses, and how much you can devote to your goal from each paycheck.
- **Asking yourself: How will I accomplish my goals?** How much will I devote to achieving those results and how often? How will I set money aside?
- **Giving yourself deadlines and setting mini-goals along the way.** It's important to break your goal into smaller milestones. This makes it easier to see your progress. It is also much less intimidating to reach for smaller, attainable goals. Those smaller changes over time are often easier to achieve than trying to make a massive change all at once. But in the end, you've accomplished the major goal by hitting minor milestones.

See available  
courses on  
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**Be Positive and Realistic.** Making sure your goals are realistic increases your chances for success. Goals can challenge you and help you grow into a new future, however choosing a goal that is attainable is an important part of success. Ask yourself: "Is it realistic to spend \$200 on my goal each month? Is it possible to pay it off even faster by spending \$250 a month? Or does my budget only allow for \$100?" Planning your budget each month can show you how much money you can devote to achieving your financial resolution.

**Keep Track of Your Progress.** Researchers have noted that making a goal measurable will help it stick. Keeping track of your progress, and watching your pay off balance shrink, can help you stay focused and motivated. As you "check off" milestones and "to-do's," you will see your healthier financial future getting closer and closer, and be even more inspired.

**Celebrate Milestones.** Achieving a financial goal is cause for celebration. Take time to observe your successes along the way. Being your own cheerleader is actually a good way to [reinforce your new habits](#), which in turn makes it easier to stay on track if you hit a bump in the road at some point. Take our [Redesign Your Financial Habits](#) course to learn more.

Finally, it can be helpful to remind yourself that you can do this, which is a message shared in GreenPath's post on goals that stick.

## Start the New Year with New Money Habits

The habits of budgeting, saving, and wise spending are the cornerstones of financial well-being. By keeping a watchful eye on your expenses and setting realistic financial goals, you not only ensure that your needs are met but also pave the way for fulfilling your aspirations.

Cultivating these habits provides a sense of financial empowerment, reducing stress and enhancing overall well-being.

Moreover, the discipline of managing money wisely allows you to weather unexpected storms and seize opportunities that come your way.

Remember you're not alone. Connecting with a trusted, caring GreenPath counselor helps you create and maintain good money habits, which in turn offer a sense of security and freedom, enabling you to live life on your terms and embrace the possibilities that a New Year holds.

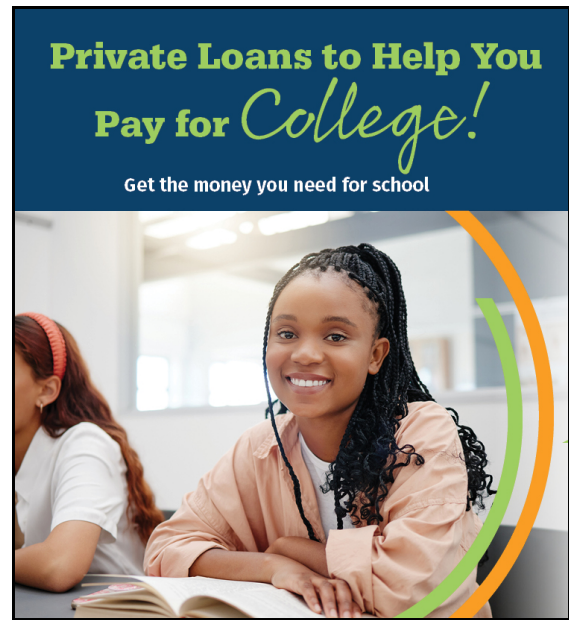
By consistently keeping good money habits, you can start the New Year with reduced stress and increased financial security to pursue your dreams with confidence.

For specifics on how a [debt management plan](#) can be a part of your new habits, GreenPath counselors are here to help.

**MEMBERS1st has partnered with GreenPath to equip you with the tools you need for financial success. It's free, confidential, and no pressure!**

**[Learn more about Greenpath on our website!](#)**





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