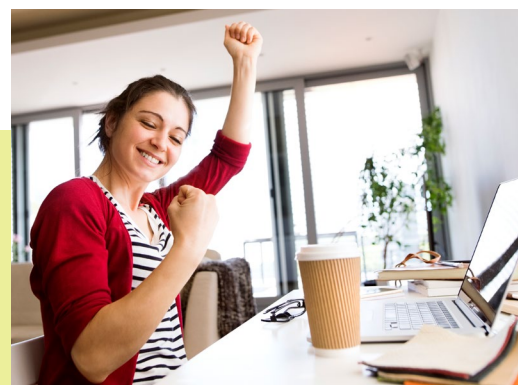




Virginia Credit Union[®]
Financial Success for Women



Financial Success Workbook

Print or open in a pdf application to fill digitally.

[illegible]

Scan to take a 5-minute survey to know where you stand.

Personal Values Checklist

What do you value most? From this list, circle 10 values that are most important to you. Feel free to add values of your own to this list.

Accomplishment	Credibility	Friendliness	Liberty	Responsibility
Accountability	Decisiveness	Friends	Location	Safety
Accuracy	Dedication	Fulfillment	Love	Security
Achievement	Democracy	Fun	Loyalty	Self-esteem
Advancement / promotion	Dependability	Generosity	Marriage	Self-respect
Adventure	Dignity	Gratitude	Meaningful work	Serenity
Affection	Discipline	Growth	Merit	Service
Ambition	Diversity	Happiness	Nature	Sophistication
Arts	Economic Security	Harmony	Optimism	Spirit
Authority	Effectiveness	Health	Orderliness	Spirituality
Balance	Efficiency	Helping	Peace	Stability
Caring	Empathy	Honesty	Persistence	Status
Challenge	Empowerment	Improvement	Personal growth	Stewardship
Change	Enjoyment	Independence	Physical challenge	Teamwork
Close relationships	Equality	Individuality	Pleasure	Time freedom
Collaboration	Ethics	Influence	Power	Trust
Community	Excellence	Innovativeness	Privacy	Truth
Compassion	Excitement	Integrity	Public service	Wealth
Competence	Fairness	Intellectual status	Purity	Wisdom
Competition	Fame	Involvement	Quality	_____
Confidence	Family	Job security	Quality relationships	_____
Cooperation	Fast living	Job tranquility	Recognition	_____
Country	Flexibility	Joy	Religion	_____
Courage	Freedom	Knowledge	Reputation	_____
Creativity	Freedom	Leadership	Respect of others	_____
		Learning		



What's Your Money Motivator?

Scan to find out with 11 questions.

SMART Money Goals

Your financial goals are specific things you want to do with your money within a certain period of time. Short-term goals are accomplished in under a year, mid-term goals are accomplished within one to five years, and long-term goals generally take more than five years to achieve.

	Your goal	Target date	Total needed	Current savings	Additional savings needed	Months until target date	Savings needed per month
Short-term goal (under 1 year)							
Mid-term goal (1-5 years)							
Long-term goals (over 5 years)							

Monthly Budget

When building a budget it's important to write down all your income and expenses. Use this fillable worksheet to see how much you spend each month.

Income	Monthly Total
Paychecks (salary after taxes & benefits)	
Other Income	
Other Income	
Total Monthly Income	

Expenses	Monthly Total
Savings	
Savings / Emergency fund	
Retirement / Investments	
Housing / Living expenses	
Mortgage or rent	
Home or renter's insurance	
Utilities (electric, water, oil & gas)	
Phone, cell & security system	
Trash removal service	
Maintenance	
Other	
Food expenses	
Groceries & household supplies	
Dining out	
School / work lunches	
Other	
Transportation expenses	
Car payment / public transportation	
Gas	
Parking & tolls	
Car maintenance (oil change & repairs)	
Car insurance	
Other (license / taxes)	

Expenses (continued)	Monthly Total
Personal / Family / School expenses	
Child care / babysitting	
Child support / alimony	
Money sent to family members	
Clothing & shoes	
Toiletries	
Haircuts / manicures	
Gifts	
Pets	
Laundry / dry cleaning	
School loans / school tuition / fees	
Charitable donations	
Other	
Health expenses	
Medication (OTC and prescription)	
Health insurance	
Doctor's visits	
Life insurance	
Other	
Other loans / credit	
Credit cards	
Personal loans	
Other debts	
Entertainment expenses	
Cable / Internet	
Movies / concerts	
Sports fees	
Vacation	
Alcohol / tobacco / lottery	
Total Monthly Expenses	

$$\begin{array}{rcl}
 \$ \underline{\hspace{2cm}} & - & \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} \\
 \text{Monthly Income} & & \text{Monthly Expenses} \quad \text{Disposable Income} \\
 & & \text{or (Deficit)}
 \end{array}$$

If your income is greater than your expenses, you have money left to save or spend. If your expenses are more than your income, look at your budget to find expenses you can reduce. Contact us if we can help!

My Current Debt

1. List your current debt in the chart below.

	Creditor Name	Interest Rate	Monthly Payment	Balance
1		%		
2		%		
3		%		
4		%		
5		%		
6		%		
7		%		
8		%		
9		%		
11		%		
12		%		
13		%		
14		%		
15		%		
Totals				

2. Try to get rates reduced — call your creditors or try to refinance.
3. Apply extra funds to debt with highest rate or smallest balance.
4. When one debt is paid off roll the payment to the next debt.
5. Check out additional resources below.



Download
your credit
report here.



Calculate how soon
you can eliminate my
debts with this tool.



Take Charge.
Sign up for
powerpay.org