
















EMPTY NESTERS checklist

As your kids head out on their own, the end of chaotic schedules can be a bittersweet change – but it’s a great time to pause and take a look at where you are financially. The items below are the most common things that you might consider as your life comes full circle bringing you back to where you started years ago!

Prospera[®] Offered Services

-  Revise current budget and calculate monthly savings without the kids at home - complete Prospera Budgeting Worksheet (available in hardcopy and/or online in electronic format)
-  Review plan for saving and investing; are you on target for retirement - free financial check up with Prospera Investment Services
-  If necessary, update basic financial services - checking and savings account; set up online services
-  Determine other financial service needs - additional savings accounts such as CD and/or Money Market, holiday club savings, savings for vacations, kids club savings for grandkid(s), etc, home equity loan, credit card
-  Understand credit and maintain credit rating - reference document *Understanding Your FICO[®] Score* (available in hardcopy and/or online in electronic format)

Other Items for Your Consideration

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|  Plan for transportation - downsize from two vehicles to one or purchase a smaller vehicle |  Update life insurance - beyond what is offered by your employer(s) |
|  Plan for living space - stay in current home or downsize |  Good time to update beneficiaries and Power of Attorney on employer and other forms |
|  Payment plan for any outstanding debt |  Plan for tax preparation - will you use a professional or do it yourself (DIY), consider impact of no child and/or educational deductions |
|  Review auto insurance and/or remove kids - good time to compare rates |  Revisit and update will |

For items not directly offered by Prospera Credit Union, please visit myprospera.com/lifestage for a list of helpful resources. (We will add additional resources and local referrals as they come to our attention. Do you know of a great resource or local referral? Let us know and we'll see if we can add it!)

Membership eligibility requirement.



Investment service options provided by Prospera Investment Services.
 Securities offered through LPL Financial, Member FINRA/SIPC.
 Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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