



## SINGLES checklist

Single life means great freedom, and with freedom comes responsibility. Whether you've been on your own for a few years, or are recently single and adjusting to new freedom, your situation deserves custom financial guidance. The items below are the most common things that you might consider to ensure you're making smart financial decisions!

### Prospera® Offered Services

-  Basic financial services - open checking and savings accounts; set up online services
-  Set up or revise a monthly budget - complete Prospera Budgeting Worksheet (available in hardcopy and/or online in electronic format)
-  Understand and build credit rating - reference document *Understanding Your FICO® Score* (available in hardcopy and/or online in electronic format)
-  Determine other financial service needs - auto loan, credit card, debt consolidation, additional savings accounts such as holiday club savings and/or savings for future auto, home, etc
-  If you have not already, consider a plan for future saving and investing - free financial check up with Prospera Investment Services

### Other Items for Your Consideration

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|  Plan for transportation - buying versus leasing                                 |  Plan for health insurance and other employee benefits such as 401k, etc  |
|  Plan for living space - buying versus renting                                   |  Plan for completion of W-4 and other employer forms (remember to list at least one beneficiary whenever it is noted on a form) |
|  Plan for other expenses such as entertainment                                   |  Plan for tax preparation - will you use a professional or do it yourself (DIY)   |
|  Payment plan for any outstanding debt   |  If you have not already, develop or update a will with legal assistance  |
|  Review and/or set up auto insurance   |  |
|  Purchase of additional life insurance - beyond what is offered by your employer |  |

For items not directly offered by Prospera Credit Union, please visit [myprospera.com/lifestage](http://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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