

YOUR FINANCIAL FUTURE

Setting Goals

Over the years, our clients have proven the power and value of setting goals. The right financial goals will help you establish priorities, make sound spending decisions and provide milestones to measure your progress. A good place to start is to take the time you need to think about and identify five goals. You want these goals not only to be realistic, but also to inspire you - to keep you focused as you work toward your financial future.

At the end of:

3 months
6 months
1 year
3 years
5 years

I want to have accomplished:

Some examples that maybe helpful in this exercise are:

- Plan for scheduled repairs on your home
- Pay off unsecured debts
- Plan for your retirement
- Create an emergency saving plan for unexpected events

To help you establish your financial goals, we recommend you take the online education course "Where do I want to be in 5 Years?" this course will walk you through the process of setting goals that are specific and measurable.

Priority Spending Plan

After you establish short and longer-term financial goals, take the time to build a priority budget or spending plan. It is never too late to track and review expenses for ways to cut back. Our online course, 'Where Does My Money Go?' is a great resource to learn how to prioritize spending so you can save money and meet your goals.

Once you set your goals and priority spending plan, don't forget about them. Some of our clients find that sharing these with a family member - and even posting them in your home - creates a daily reminder of what you are working towards.

Continuing Education Resources

ClearPoint offers a comprehensive curriculum of personal financial classes and tools through our online education resource, ClearPointU. Start with proven methods of credit and debt management, we can help you make the most of your money to save up for home repairs and improvements, retirement, your children's education and more.

Protecting Your Credit

ClearPoint recommends that all of our clients request credit reports from the three major national credit bureaus by contacting "Free Annual Credit Report".

Free Annual Credit Report

877-322-8228

<http://www.annualcreditreport.com>

Because credit bureaus do not confirm whether the information reported to them is accurate, it is critical that you assume responsibility to correct any errors.

Equifax

800-685-1111

<http://www.equifax.com>

Experian

888-EXPERIAN (397-3742)

<http://www.experian.com>

Trans Union

800-916-8800

<http://www.transunion.com>

If you find any errors or have questions about your credit report, you have rights under 'The Fair Credit Reporting Act (FCRA)'. To review commonly asked questions about credit reports and your rights, go to ClearPointCCS.org