## TDECU® YOUR CREDIT UNION

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## Fall In Love with Your Finances

Build a better relationship with your money this February



February is known as the month the love, but have you ever considered falling in love with your finances? TDECU believes cultivating a positive relationship with your money can help you make more informed decisions for your future.

Money Meet Cute: The first step is to understand where you are financially. Take
the time to evaluate your income, debt, expenses, and savings. Look at how much
you spend on groceries and entertainment. If you don't have a budget, make one.
Experts also say you should check your credit report and score at least once a year
to spot errors or fraud.

- Set a Dollar Date: Like any successful relationship, you have to put in the time to make it work. Set a monthly money date with yourself to see if the changes you are making are having the desired effect. Are you eating out less, or cutting back on the shopping sprees? If so, is the extra money going into savings?
- Plan For Your Future: Are you planning a nice getaway vacation with your significant other? Or maybe you want to save money for new home? With any major life changes, it may be the right time to consider life insurance. Our licensed professionals at TDECU Insurance Agency LLC can assist you with options including term life insurance, permanent life insurance, living benefits and youth policies<sup>1</sup>. Whatever your goal is, creating objectives and breaking them down into smaller measurable tasks and making sure that you are covered can help keep you on target for your aspirations.
- **Divorce your Debt:** Take control and understand your debt and create a repayment strategy. Divorcing your debt shows that you are dedicated to leaving toxic relationships with money in the past.

Falling in love with your finances is an ongoing journey that requires commitment, time, and trust. By embracing the process of Meeting your Money, going on Dollar Dates, Planning for your Future, and Divorcing your Debt, you are paving the way for a loving and lasting relationship with your money.

For more information about products available through the TDECU Insurance Agency call (979) 299-3626 or visit us at tdecu.org/insurance

 Insurance products are not deposits, not NCUA insured, and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union (TDECU).

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**About TDECU** | Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 383,000 Members and over \$4.7 billion in assets. TDECU currently has 39 service locations, including 35 Member Centers, and offers a complete selection of convenient, innovative, and competitive products and services, including a full suite of deposit products as well as mortgage, auto and personal loan products, online and mobile banking. TDECU also offers, through its subsidiaries, retirement planning and wealth management, personal and business insurance products. Members can also access a worldwide network of over 55,000 surcharge-free ATMs. For more information visit TDECU.org or call (800) 839-1154.