



# Fiscal Fitness Training Guide with Heartland Bank

Start the year off with a checkup of the things that are most important to your fiscal fitness

Customer Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Category	
<b>Identify Your Goals:</b>	
<input type="checkbox"/>	Did you make progress toward your goals in 2012?
<input type="checkbox"/>	Where have you fallen short? Can you figure out why?
<input type="checkbox"/>	Do you have a budget?
<input type="checkbox"/>	Do you have a personal financial statement?

Recommendations

<b>Evaluate Changes in your Personal Situation:</b>	
<input type="checkbox"/>	Were there any changes in your personal situation last year?
<input type="checkbox"/>	Job change, getting married, getting divorced, a new baby in the family, retiring, buying a house all can change your income or lifestyle. Do you anticipate any changes like this in 2013?
<input type="checkbox"/>	Did you revise your budget to reflect changes?

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<b>Protect Your Assets:</b>	
<input type="checkbox"/>	Is your homeowner's or renters insurance adequate for your 2013 needs?
<input type="checkbox"/>	Does your home need major repairs or renovation?
<input type="checkbox"/>	Health insurance? Do you have a high deductible plan with a Health Savings Account? Are you maximizing your interest earnings?
<input type="checkbox"/>	Is your income protected with long-term disability insurance?

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<b>Protect Your Heirs:</b>	
<input type="checkbox"/>	Review your will or estate plan.
<input type="checkbox"/>	Update for any changes in your personal situation.

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<b>Evaluate Your Investments:</b>	
<input type="checkbox"/>	Review the rate of return on each of your investments.
<input type="checkbox"/>	Are you satisfied that the rate of return is equal to or better than the rest of the market?
<input type="checkbox"/>	Is regular savings and investment part of your monthly budget?
<input type="checkbox"/>	Would you benefit from a consultation with our Investment Representative?

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Category	
<b>Evaluate Your Debts:</b>	
<input type="checkbox"/>	List your mortgage, installment loans and credit cards. List the outstanding balance and interest rate for each. Is it time to refinance?
<input type="checkbox"/>	What is your debt to income ratio? Is it time to make an adjustment to improve the ratio?
<input type="checkbox"/>	How is your credit rating? Have you obtained your free credit report in the past year?
<input type="checkbox"/>	What can you do to improve your credit score?

Recommendations

<b>Reduce Your Income Taxes:</b>	
<input type="checkbox"/>	Do you itemize your deductions? Review the list of allowable deductions, and take advantage of any for which you are eligible.
<input type="checkbox"/>	Plan your tax year ahead so you can maximize deductions, contributions or gifts.

**Note:** We can't give you tax advice, but we are encouraging you to think about the tax impact on your financial health.

<b>Review Your Retirement Plans:</b>	
<input type="checkbox"/>	Do you have a 401 (k) Plan?
<input type="checkbox"/>	Review the rate of return on each of the investments in the plan. Are you satisfied that the rate of return is equal to or better than the rest of the market?
<input type="checkbox"/>	Are you contributing to your 401 (k) as much as your budget allows?
<input type="checkbox"/>	Do you have an IRA?
<input type="checkbox"/>	Do you have other retirement savings?

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Next Steps:

Follow Up Plans: