



UNITED STATES
SENATE FEDERAL
CREDIT UNION®

READY, SET, SECURE

Your Guide to Financial Preparedness



BUILDING YOUR EMERGENCY SAVINGS

- **Start small** → \$500–\$1,000 starter goal
- **Grow steadily** → Build 3–6 months of essentials
- **Keep it accessible** → Use a savings or money market account
- **Automate savings** → Set up recurring transfers for consistency

WHERE TO KEEP YOUR SAVINGS

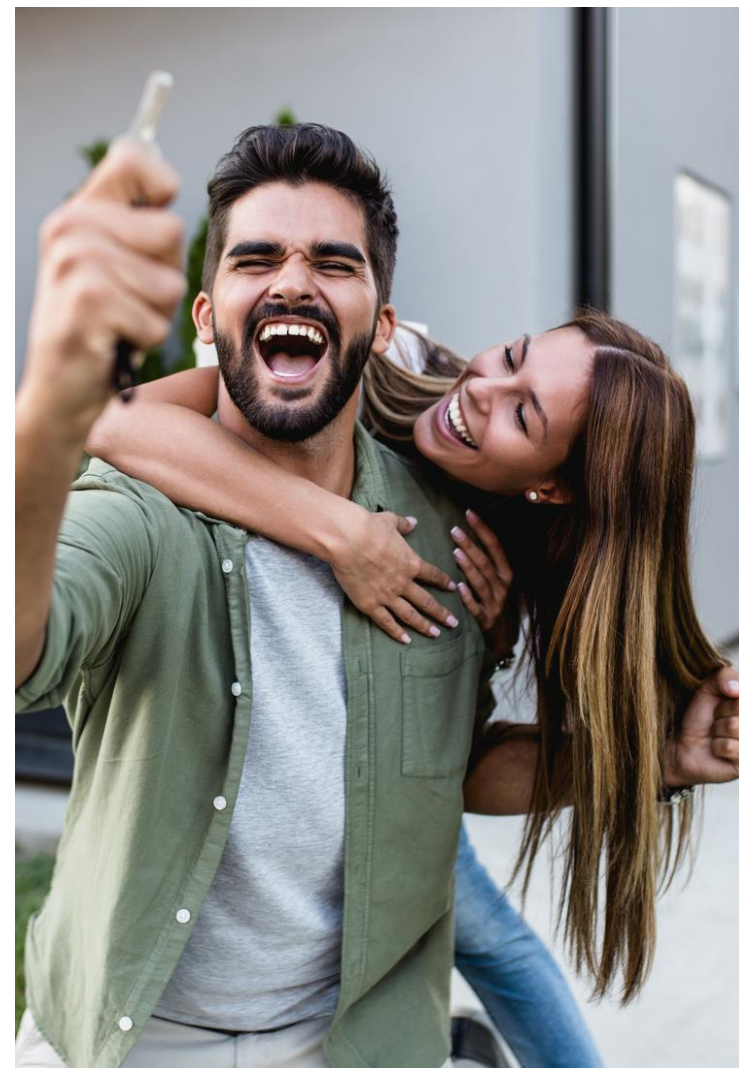
- Keep savings safe and separate
- Use high-yield or money market accounts
- Avoid long-term CDs or investments
- Choose NCUA-insured accounts





PLANNING FOR LIFE'S MILESTONES

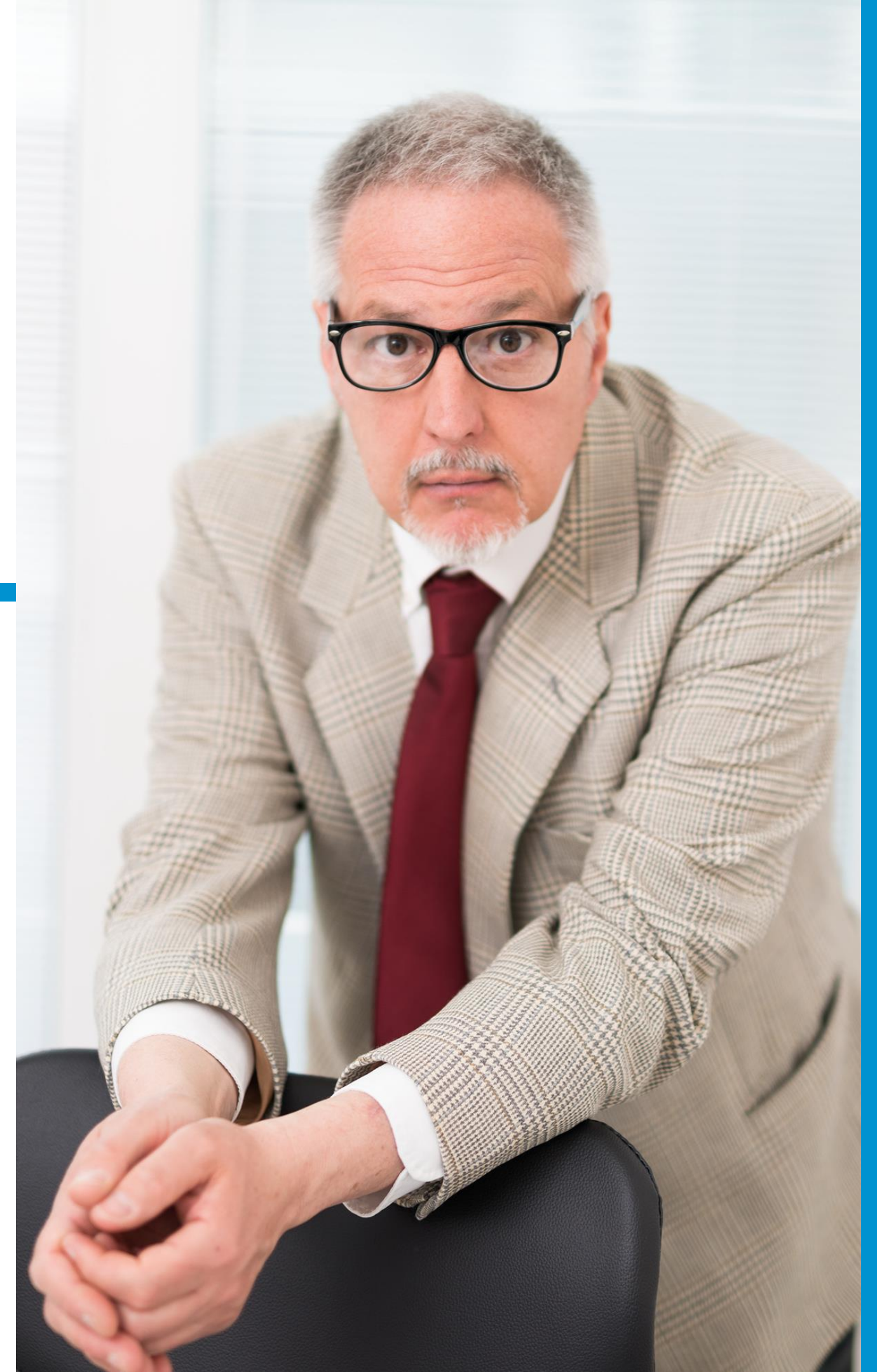
- Expanding your family
- Career changes
- Buying a home
- Retirement



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PREPARING FOR THE UNEXPECTED

- Divorce or separation
- Loss of a loved one
- Disability or medical emergencies
- Reduced income or job loss





MANAGING THE TRANSITION

- How long will the situation last?
- Determine how much income you can count on
- Evaluate your assets
- List all debt obligations
- Create an emergency budget
- Track your spending

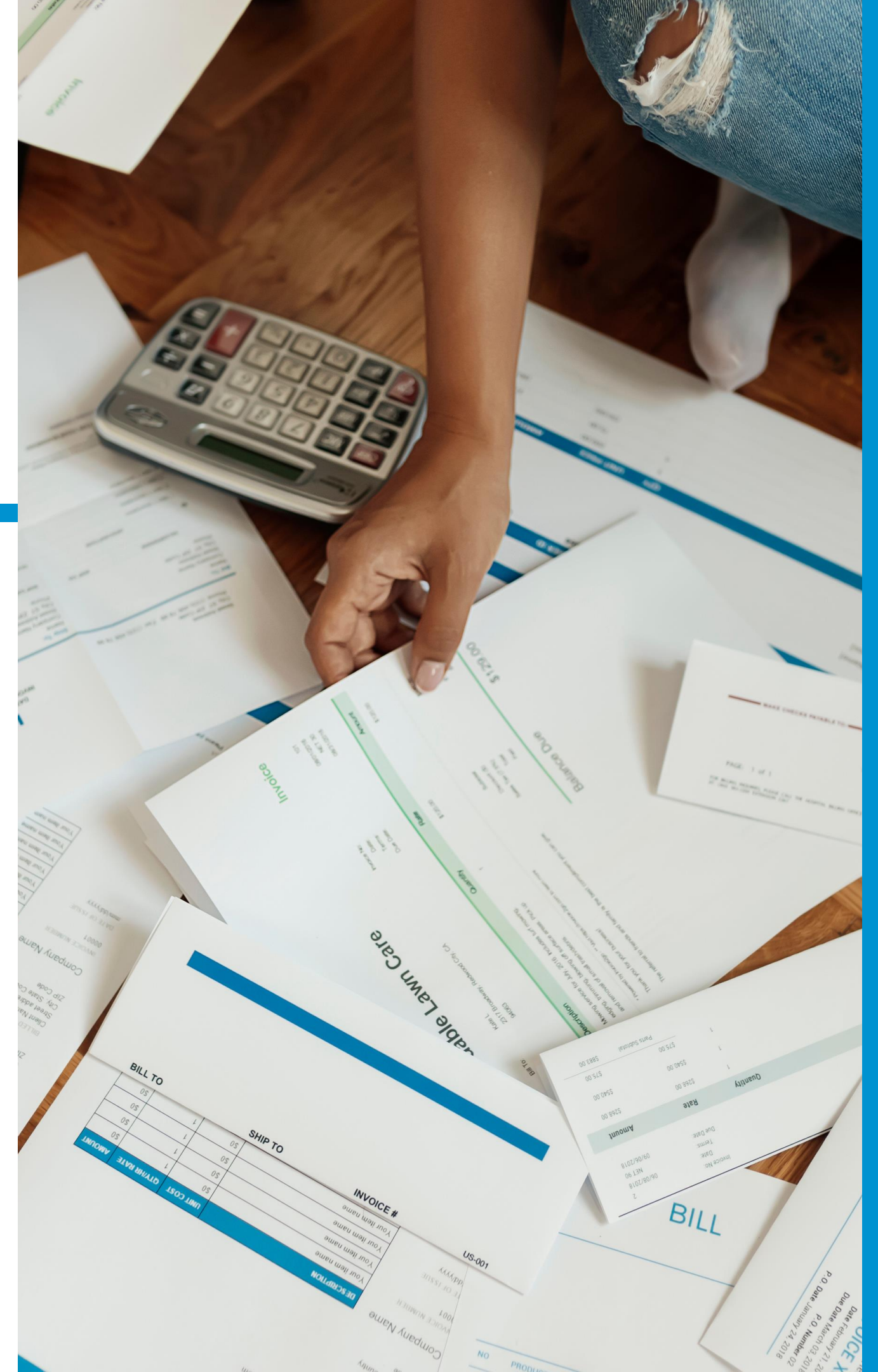
COMMUNICATING THROUGH TRANSITIONS

- Determine needs vs. wants
- Assign responsibilities and timelines



MANAGING YOUR DEBT OPTIONS

- Hardship programs
- Forbearance
- Loan modifications
- Debt Management Plans





HELPFUL RESOURCES

- Unemployment benefits
- Disability assistance
- Health insurance options
- 211 — Nationwide resource hub
- GreenPath Financial Wellness



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GREENPATH FINANCIAL WELLNESS

- Support with budgeting, credit, and debt repayment
- Access to personalized financial wellness plans
- A trusted nationwide nonprofit partner
- **Speak with an expert:** 877-337-3399
- **Learn more:** GreenPath.com/ussfcu



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