

SET FINANCIAL GOALS

Checklist and Resources

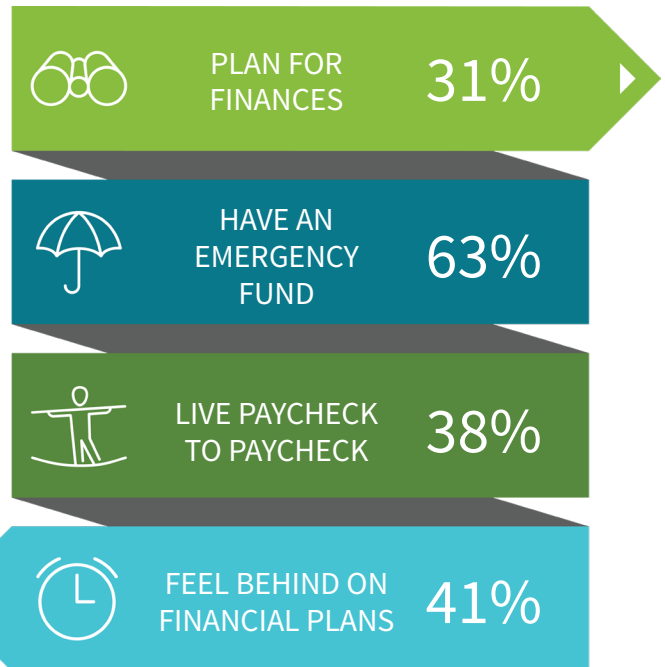
Short-Term Goals	Medium-Term Goals	Long-Term Goals
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MY LIFE STAGE:

Young Adult • Family • Mature • Retirement

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TODAY'S CONSUMER:



CALCULATORS AND RESOURCES

Whether you want to know how long your retirement will last or you want to estimate the amount of retirement income you will need... your answers can be found at [regions.com Insights](https://regions.com/retirement) tab.

Go to regions.com/retirement.



This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.

FINANCIAL ACTION PLAN

Tips for Taking Charge of Your Finances

1 Save for a big purchase



- **Adjust your withholding.** If you got a tax refund this year, you may be withholding too much. Talk with your benefits coordinator to reduce your withholdings and increase your take home pay. Then earmark that extra money you are not used to seeing for savings to buy a house.

- **Don't spend this year's extra paychecks.** If you are paid every other week, you will get 3 paychecks a month twice this year. Put those extra weeks' worth of pay in savings to buy a house.

2 Lower loan balances

- **Commit to spend less and pay more** on your loan balances.
- **Set a measurable goal** so you can see your balances decline.

- **Track your loan balances** with a personal financial management tool like My GreenInsights (if you are a Regions customer), or perhaps these popular websites: Mint.com, Credit Sesame, etc.

- **If you pay off a loan**, redirect those dollars toward another debt or into your retirement savings.

- **Use your extra weeks' worth of pay** to lower a loan balance.

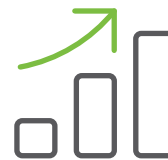
3 Get ahead on your taxes

- **Look for ways to save money on your taxes.** Consider consulting a tax professional.
- **Adjust your withholding.** If you got a tax refund this year, you may be withholding too much.
- **Prepay** next year's deductible expenses.
- **Make major contributions** now.



5 Focus on small, sustainable steps

- **Avoid a financial "crash diet".** Set up a reasonable budget and stick to it rather than trying to drastically cut spending all at once.
- **Set financial goals you can achieve.** Go with goals that are within your reach so that you can follow through and enjoy actually achieving them.
- **Break goals into smaller steps with reasonable timelines.** Saving for longer term goals takes time. Try to set up a schedule for yourself and automate it. Check back every so often and feel the satisfaction of the steps you are making towards your goals.



4 Simplify and organize

- **Save** time and add convenience with your banking products and services including:
 - Direct deposit
 - Automatic savings transfer
 - Online banking and bill pay
- **Track** your financial goals.
- **Verify** your account beneficiaries.
- **Maximize** your health-related expenses.

6 Make the most of your income



- **Overcome the idea that you don't make enough to put toward your goals.** Everyone can carve out small amounts to apply toward the things they really want to accomplish. It's a decision you can make right now.
- **Stretch your paycheck** to meet a specific goal.

Consider wants vs. needs

- Create a snapshot of cash flow by keeping a personal spending diary over a one month period.
- Save your receipts and log purchases every day.
- Figure out which purchases were needs vs. wants.
- Determine whether your cash flow is positive (you have enough income to cover expenses) or negative (you do not have enough income to cover expenses).

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