



Get Your End-of-Year Financial Health Checkup

Like a physical health checkup, a financial checkup examines your vital signs to be sure all is well when it comes to your financial health and wellness.

Do you have an emergency savings account? How do your credit card balances look? Are you tracking monthly income and expenses? What does your credit score and history look like? These are a few of the vitals reviewed during an end-of-year financial checkup.

From an overall budget review to managing credit card debt, certified counselors at GreenPath Financial Wellness, Nymeo partners, will conduct a full review of your current financial fitness and supply recommended next steps for improving your financial health.

A financial checkup guides you to:



Review Your Financial Goals:

Has there been a significant life change this past year? A change in jobs, a marriage, divorce, home purchase or other substantial change can affect your overall financial picture. A checkup is a good time to assess whether your current financial goals sync up with your overall situation.



Understand Options to Move Forward after Relief Programs Expire:

Loans that were deferred as part of COVID-related relief programs need your attention. Deferments provided borrowers with a little breathing room, but now that the temporary pause in payments has expired, a checkup is a good opportunity to understand options and take a closer look at not only any loans that were on pause, but also your entire financial picture.



Manage Income and Expenses:

One of the best ways to cope with inflation is to take the time to prioritize monthly spending. A spending plan helps to ensure that what you spend does not exceed what you make each month as prices rise. A financial checkup gives you a better understanding of your income and expenses.



Pay Down Debt:

A checkup is a good time to explore options to help you pay down credit card debt as well as options for managing other debts that may be on the horizon – such as expiring forbearances on mortgages or student loan payments.



Assess Your Credit:

Are you looking to take out a mortgage or make another large purchase in the New Year? Use your checkup to review your credit report to see where you stand and get tips to improve your score moving forward.

Your Checkup Starts Here

Connect with GreenPath for your checkup to gain confidence over your money choices during a time of inflation or shortages.

Learn More about the [Year End Financial Checkup - GreenPath](#)

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.

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