



Financial Wellness Spotlight

February 2025



Should we talk about money while dating?

Talking about money with someone you are starting a relationship with can feel taboo. However, these conversations can help you find a person that aligns with your values and helps you build mutual respect.

Starting the conversation early in a relationship can make it less awkward later. It can also be a revealing part of the getting-to-know-you stage. Start casual with simple questions like, “Are you saving up for anything?” or “What do you like to spend your fun money on?” How a person manages and uses their money can help you see a clearer picture of what they are interested in, future plans, and if you have shared values.

As your relationship progresses, keep money as a topic of conversation. The more you talk about it, the more comfortable you will both be discussing finances. There may be opportunities to connect over the subject. Share what you learned about money when growing up or talk about how your family dealt with money. Even work together towards a financial goal, like a weekend getaway.

As the relationship continues and grows deeper, the conversations about money should go deeper as well. If you are considering bringing your individual lives together, then money may become a shared resource and you both need to be aligned on how it is managed. You should discuss what your current financial situation looks like including debt, credit scores, spending habits, short-term, and long-term goals.

Talking about money can bring up a lot of emotions. If your partner makes you feel devalued during the conversation or either of you become hostile or shuts down, these can be red flags. If you are having healthy and productive conversations about money from the beginning, you know you have found a partner in reaching financial goals together and building a life with security.



Morning Webinar Series

Take a coffee break and join us for our webinar series. Build your knowledge and enhance your money management skills. During select Wednesdays in March and April we will host half-hour webinars that start at 9 AM.

Topics Covered:

- Avoiding Overdraft
- Loan Basics
- Compound Interest

Learn more about these webinars and other workshops scheduled at [bmifcu.org/workshops](https://www.bmifcu.org/workshops). All webinars and workshops are free and open to the public.



Financial Wellness Tip: Make Talking About Money a Habit

On a daily basis, talk about small money decisions you each made during the day. This can help you and your partner build comfort around discussions about money and avoid difficult conversations when you have to make a big money decision together.

Read [Talking to Your Partner About Money](#) for more tips.



Online Learning Center

Read an article, explore a module, watch a video, or use a calculator. Find the tools you need to learn through our [Online Learning Center](#):

- **[Financial Education Center](#)**: A mobile friendly series of playlists and modules on Money Basics, Credit & Borrowing, Home Ownership, and more.
- **[Online Learning Dashboard](#)**: Includes articles and tools on a variety of personal finance topics.
- **[Money Management Videos](#)**: A collection of 24 quick and easy videos to learn how to manage your money better.



Free Financial Workshop

Community Workshop Schedule

Our workshops are designed to help improve your financial life. All workshops are free and open to the public. Upcoming workshops include:

- **Money Sense: Sensible Budget**
In Person, WARM (Westerville Areas Resource Ministry)
Thursday, February 27, 2025 at 6 PM
Explore what should be included in your budget as well as strategies to make it work for you. Discover various tools that can help you create an effective plan for your money and learn tips to stay on course toward your goals.
- **Avoiding Overdraft**
Webinar
Wednesday, March 5, 2025 at 9 AM
Overdrawing your account can have costs you don't expect. Learn how to break the

cycle.

- **How to Take Care of Mom & Dad: Caring for Loved Ones Later in Life In Person, BMI FCU Dublin location**

Saturday, March 8, 2025 at 10 AM

Whether you are caring for an aging loved one or taking steps to plan for the future and preserve your estate, "How to Take Care of Mom and Dad" will cover the important issues you may need to consider. This engaging session presented by LifeCare Alliance will empower you to address the concerns you have as you, your parents, or other relatives age.

- **Estate Planning**

In Person, BMI FCU, Dublin location

Saturday, March 15, 2025 at 10 AM

BMI Federal Credit Union partners with a trusted attorney to explain why all adults should have a documented plan in place. Estate planning ensures your wishes are clear and estate secure.

- **Loan Basics**

Webinar

Wednesday, March 19, 2025 at 9 AM

Learn about different types of loans and the terminology associated with them.

- **Compound Interest**

Webinar

Wednesday, April 2, 2025 at 9 AM

Understand compound interest, the power it brings to build your savings, and the impact it has when borrowing.

- **Asset Protection Planning**

In Person, BMI FCU, Dublin location

Saturday, April 12, 2025 at 10 AM

A trusted attorney provides a detailed explanation on how probate, taxes, and long-term care costs can affect your estate. Learn what steps you can take to secure your assets and preserve your legacy.

- **Retirement 101**

In Person, BMI FCU, Dublin location

Saturday, May 3, 2025 at 10 AM

To maximize your saving potential, learn how your retirement plans work. In "Retirement 101", a trusted investment advisor will explain the benefits of employer-sponsored retirement plans and Individual Retirement Accounts (IRAs) so you understand your options. You'll also learn how much you should be saving and how that money grows.

Register to attend at bmifcu.org/workshops.

Product and Services Highlights



Make Your House Your Home!

Right now, earn a **\$200 cash bonus**⁺ when you open a Home Equity Line of Credit from BMI Federal Credit Union[®].

⁺Learn more and [apply today](#) to unlock your homes potential.



Exclusive Discounts on Tax Prep.

SAVE NOW



Save Money and Win This Tax Season

BMI Federal Credit Union[®] members can **save 20% on TurboTax[®]**, whether you file yourself or have an expert file for you. Or **save up to \$25 on in-office tax prep services from H&R Block** and get your taxes done by professionals.

Visit our [tax services](#) page for details!



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Transfer your balance to a new BMI FCU® Visa Platinum credit card and get **ZERO** percent introductory APR* on your balance transfers for 7 months. After that, your APR will be **9.90%-17.90%** based on your creditworthiness when you open your account!

Compare the National Average Credit Card Rate with BMI FCU®

BMI FCU®
Platinum Rate*
9.90% - 17.90%

National Avg.
Credit Card Rate**
20.35%

[*See complete details.](#)

**National Average Credit Card Annual Percentage Rate Source: Bankrate.com, November 13, 2024.
<https://www.bankrate.com/credit-cards/advice/current-interest-rates/>

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