



## Financial Wellness Spotlight

June 2023



### Talking About Money with Your Partner

Families must make challenging financial decisions every day. Having proactive conversations about money with your partner can reduce financial stress. While one person may take the lead on managing the money for the household, it is important that both partners are aware of key household financial information. Consider the following six important items so you are both ready should the one managing the finances become incapacitated:

1. Establish a list of accounts and investments, as well as usernames and passwords for shared accounts.
2. Know where records and important documents are kept—including health records, insurance information, birth certificates, marriage license, passports, etc.
3. Create a list of household expenses and debts owed.
4. Share information about how bills are paid and expenses tracked.
5. Determine who will have legal access to accounts and resources if one or both of you become incapacitated.
6. Know each other's end-of-life wishes, as well as plans for your estate with a will or trust.

When having conversations about money with your partner, always keep your goals in mind and focus on the objective.

## Learn More with These Resources

Visit our [Online Learning Center](#) and check out these great resources:

- [Family Conversations About Money](#): Learn topics, strategies, and best practices for having family conversations about money.
- [Talking to Your Partner About Money](#): This article offers four tips on respectful communication when working out money issues.



### **Meet Angela Teagardner Financial Education Coach**

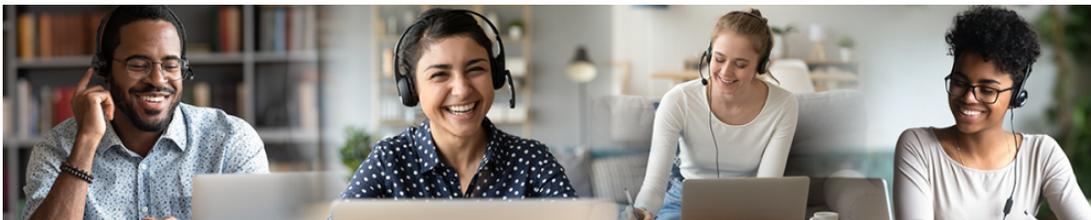
Angela has been with BMI Federal Credit Union for nearly three years and is eager to get started with coaching and workshops. She has a lot of ideas and hopes to help take the program to the next level!

Angela started at BMI FCU as a Member Services Representative in the Contact Center, addressing the concerns of members through phone calls and written messages. She expanded her knowledge last year by earning her Certified Credit Union Financial Counselor (CCUFC) accreditation.

When Nancy Sullivan Graf announced her retirement, she encouraged Angela to apply for the position. Angela eagerly took the opportunity, completing further education courses to ensure she was a solid, well-informed candidate. Now she's settled in and looking forward to meeting some of you at our Financial Education workshops or one-on-one coaching. Please don't hesitate to reach out!

Schedule an appointment for a one-on-one financial coaching session at [bmifcu.org/coach](https://bmifcu.org/coach)

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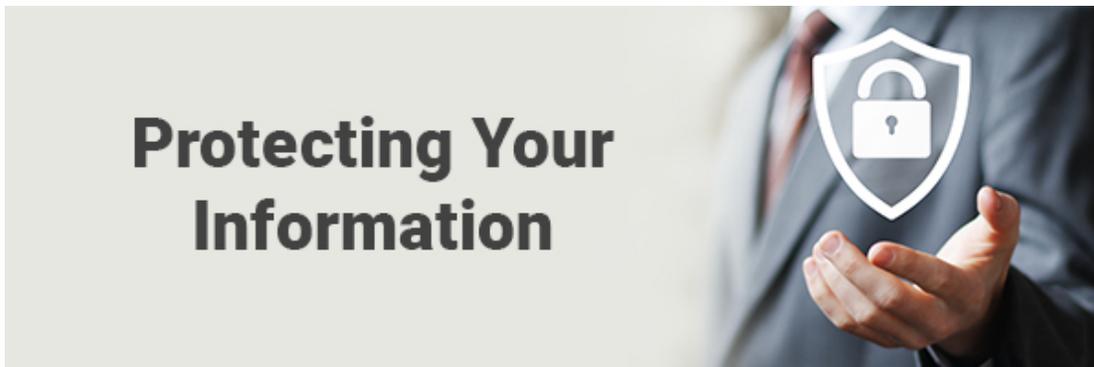
## Free Financial Workshops

### Workshops are *free* and open to the community

Our workshops are designed to help improve your financial life. Upcoming workshops include:

- **June 22, 2023 - Ten Fundamentals**  
Learn where you stand on ten measures of financial fitness. Get tips on how to make a workable plan to improve your financial situation and achieve your specific money goals.
- **July 13, 2023 - Understand and Improve Your Credit Score**  
Gain a better understanding of why your credit score matters, how it works, and the steps you can take to improve your score.
- **August 30, 2023 - Make Your Monthly Plan**  
Tips and tools for saving, spending, and reducing debt. Understand the foundation of building a realistic budget and learn simple changes you can make to achieve your goals.
- **September 30, 2023 - Estate Planning 101**  
Learn about the documents all adults should have in place to ensure their wishes are clear and estate secure.
- **October 3, 2023 - Medicare for Beginners**  
If you are new to Medicare, or if you need help understanding your options, this workshop is a valuable resource for unbiased information to help you make informed decisions.
- **October 14, 2023 - Asset Protection Planning**  
How probate, taxes, and long-term care costs can affect your estate and steps you can take to protect it.

Visit [bmifcu.org/workshops](https://bmifcu.org/workshops) to view the schedule, location, and register to attend.



## Protecting Your Information

This is a reminder to please be cautious about the information you share. We may text, call, or email you if we have a question about a recent purchase. However, we will NEVER ask you for your Visa card number, online banking credentials, social security number, or your account number.

Learn more about [How to Spot and Avoid Scams](#).

## Great Products and Services



### Exclusive Savings for BMI FCU® Members

BMI Federal Credit Union® partners with TicketsatWork to [provide member discounts](#) on all your favorite theme parks, services, travel, entertainment, and more!



### Financing for Your RV or Boat

Looking for some summer fun? BMI FCU also finances sport recreational vehicles such as jet skis, ATVs, boats, and RVs - with no application fees. [See our current rates.](#)



### Save Time and Money with Bill Pay

An easy and convenient way to manage, track, and pay bills directly from your account. You can also set up automatic payments in **Bill Pay** to save time and help you avoid late fees.

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### Contact Us:



**Angela Teagardner, CCUFC**  
Financial Education Coach  
a\_teagardner@bmifcu.org  
614.707.4124



**Terri Gregoroff, CCUFC**  
Financial Education Specialist  
t\_gregoroff@bmifcu.org  
614.707.4128



[www.bmifcu.org](http://www.bmifcu.org) | 614.707.4000

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