Horizon
Federal Credit Union

FINANCIAL TIPS for STARTING A FAMILY

BUILDING TODAY • PLANNING FOR TOMORROW

1 Create a Realistic Budget

A budget helps you manage today's expenses while planning for tomorrow. Include everyday costs, childcare, and future goals so you can feel confident and prepared.



2 Build an Emergency Fund

Life happens — and having a cushion can help you handle the unexpected. Aim for 3–6 months of essential expenses to give your family peace of mind.



3 Plan for Health and Life Insurance

Protect what matters most. Health insurance helps with medical costs, while life insurance provides financial security for your loved ones if the unexpected happens.



4 Save for Big Moments

From a first home to college, big goals take planning. Start saving early and take advantage of accounts designed for long-term goals, like a 529 college savings plan.



5 Manage and Reduce Debt

Less debt means more flexibility for your family's future. Focus on paying down high-interest debt first and avoid unnecessary borrowing.



6 Talk About Your Goals

Have open conversations with your partner about your financial goals and priorities. Working together builds a stronger plan — and a stronger future.



Financial goals look different when you're building a family.

PLAN • SAVE • GROW • TOGETHER