YOUR FINANCIAL JOURNEY

BIG DREAMS. SMART PLANS. A BRIGHTER TOMORROW.

Different stages. Same goal... Your Financial Well-Being.

1 Open an Account

BUILD A STRONG FOUNDATION



Start your financial journey by opening a savings or checking account.

- Keep your money safe
- Build good money habits
- Start your emergency fund

2 College

INVEST IN YOUR FUTURE



A little planning now can make college more affordable later.

- Explore savings options (e.g., 529 plan)
- Look for grants and scholarships
- Keep an eye on student loan options

3 Land a Job

– TURN YOUR SKILLS INTO OPPORTUNITY



Your income is a key step toward long-term financial success.

- Create a solid resume
- Build your professional network
- Save a portion of your paycheck

4 Buy a Car

GET WHERE YOU'RE GOING



A car gives you freedom and flexibility — and it's an investment, so plan wisely.

- Shop within your budget
- Compare rates and terms
- Consider insurance and maintenance

5 Get Married

– PLAN TOGETHER, GROW TOGETHER



Shared goals and open communication build a strong financial future.

- Create a joint budget
- Combine and review accounts
- Plan for short- and long-term goals

6 Buy a Home

INVEST IN YOUR COMFORT & EQUITY



A home is more than a place — it's a step toward building wealth.

- Save for a down payment
- Understand your mortgage options
- Plan for ongoing costs (taxes, insurance, maintenance)

7 Have Children

SUPPORT THEIR TOMORROW



Children bring joy — and new financial responsibilities. Plan ahead to give them the best start.

- Budget for everyday expenses
- Save for education
- Protect your family with insurance

8 Plan for Retirement

ENJOY WHAT YOU'VE BUILT



The earlier you start, the more options you'll have later.

- Contribute to a 401(k) or IRA
- Take advantage of employer matches
- Review and adjust your plan regularly

Horizon Federal Credit Union

Every step you take today builds a brighter tomorrow.



SAVE • PLAN • GROW • ACHIEVE