MANAGE YOUR MONEY

Worksheet for Setting Financial Goals

CREATE A PERSONAL SPENDING PLAN

- Keep track of your daily spending
- Determine your monthly income and expenses
- Find ways to decrease spending
- Find ways to save

PERSONAL SPENDING PLAN

My Income		My Expenses		Variable Expenses	
		Fixed Expenses			
Take-home pay	$ ________	Rent/mortgage	$ ________	Savings	$ ________
Public assistance	$ ________	Property taxes/insurance	$ ________	Healthcare expenses	$ ________
Child support/ alimony	$ ________	Trash collection	$ ________	Utilities	$ ________
Interest/dividends	$ ________	Cable	$ ________	Water	$ ________
Social Security	$ ________	Car payment	$ ________	Telephone/cell phone	$ ________
Other	$ ________	Car insurance	$ ________	Groceries/food	$ ________
Other	$ ________	Loan payments	$ ________	Transportation/gas	$ ________
		Health insurance	$ ________	Car maintenance	$ ________
		Day care	$ ________	Education	$ ________
		Other	$ ________	Personal expenses	$ ________
		Other	$ ________	Charity/donations	$ ________
				Other	$ ________
TOTAL INCOME	$ ________	TOTAL FIXED EXPENSES	$ ________	TOTAL VARIABLE EXPENSES	$ ________

FINANCIAL GOALS

Short-term	Medium-term	Long-term

This information is general in nature and is provided for educational purposes only. Regions makes no representations as to the accuracy, completeness, timeliness, suitability or validity of any information presented. Information provided should not be relied on or interpreted as accounting, financial planning, investment, legal, or tax advice. Regions encourages you to consult a professional for advice applicable to your specific situation.

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YOUR CONSUMER CREDIT REPORT

Obtaining and Reading Your Credit Report

You can obtain your credit report by doing one of the following[1]:

Requesting a FREE Annual Credit Report

Submit a request online at **www.annualcreditreport.com**

Call toll-free: **1-877-322-8228**

Complete the **ANNUAL CREDIT REPORT REQUEST FORM**, which is available at **www.annualcreditreport.com** OR by printing out the form at **www.ftc.gov/credit** and mailing it to:

Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

Obtaining a Copy from a Credit Reporting Agency

If you are not eligible for a free annual credit report at this time, a credit reporting agency may charge you a fee of $10 or more for each copy. To buy a copy of your report, contact one of the following:

Equifax: 1-800-685-1111 or **www.equifax.com**

Experian: 1-888-EXPERIAN (397-3742) or **www.experian.com**

TransUnion: 1-800-916-8800 or **www.transunion.com**

YOUR CREDIT REPORT MAY CONTAIN:

1 Identifying Information

- Name
- Address
- Phone number
- Birth date
- Social Security number
- Employer information

2 Account Information

- Name of the creditor
- Account number
- The kind of credit
- Individual or joint account
- Total amount of the loan
- High credit limit
- Highest balance on the card
- How much is still owed

3 Public Records

- Local, State and Federal Court Records
- Bankruptcy records
- Tax liens
- Judgments
- Collection accounts
- Overdue child support (in some states)

4 Inquiries

- List of businesses that have received this credit report in the last 24 months
- Companies that have received your written authorization to check your credit history

Look closely at all the information listed in your report. If you find a mistake, contact the credit bureau and submit a dispute letter. If your report contains information that causes concern, then contact the credit bureau and request additional information.

[1] In addition to these methods, a consumer may also get a credit report after an adverse action based on a report, after a fraud alert, or in other situations.

REGIONS FINANCIAL FUNDAMENTALS

TAKE CHARGE OF YOUR CREDIT

Tips on How to Fix a Consumer Credit Score & Maintain Good Credit

1 Be aware

Check Your Credit Report (and learn what your credit score means)

2 Pay on time.

Setup Payment Reminders

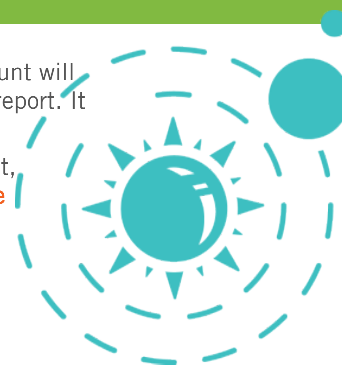
3

TIPS

Payment History Tips

- Pay your bills on time.
- If you have missed payments, get current and stay current.

- Be aware that paying off a collection account will not necessarily remove it from your credit report. It may stay on your report for seven years.
- If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor.



Length of Credit History Tip

If you have a short credit history, don't open a lot of new accounts too rapidly.

New accounts will lower your average account age, which may have a greater effect on your score if you don't have a lot of other credit information and average account age is weighted heavily in calculating your score. Also, rapid account buildup can look risky if you are a new credit user.

Amount Owed Tips

Keep balances low especially in proportion to total available credit on credit cards and other "revolving credit".

- Pay off debt rather than moving it around.

- Don't close unused credit cards to raise your score.
- Don't open a number of new credit cards.

New Credit Tips

- Do your rate shopping for a given loan within a focused period of time and consider fees and penalties before you apply for or use credit.
- Re-establish your credit history if you have had problems.
- Note that it's OK to request and check your own credit report.

Types of Credit Use Tips

- Apply for and open new credit accounts only as needed.
- Manage credit cards responsibly.
- Note that closing an account doesn't make it go away.

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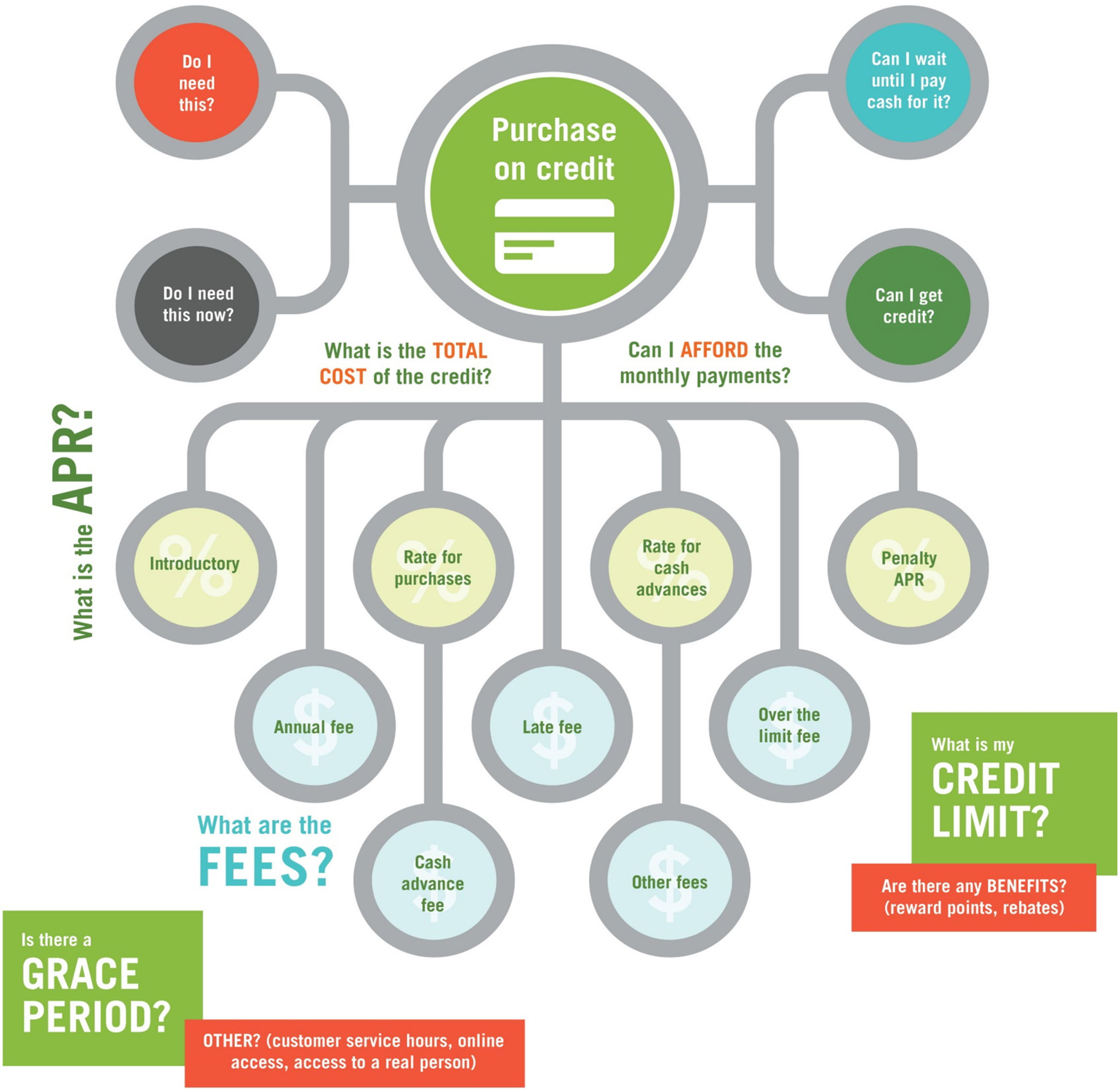
APPLYING FOR AND USING CREDIT CARDS

Here are some important questions you need to ask yourself before applying for and/or using credit cards:



FINANCIAL STABILITY PLANNING CHECKLIST

Your financial situation is impacted by many factors, and a checklist can help you plan ahead. The checklist below lists some areas that may impact your financial situation. It is a starting point, and you will add other items that are relevant to your situation.

Employment

- [ ] Check with your employer about flexible arrangements – including short term disability, long term disability, part-time and leave without pay provisions, and other leave entitlements.
- [ ] If you own your own business, develop a list of impacts your illness may have on your family and on the people who work with you.
- [ ] Check to see if you have loss of income insurance entitlements.
- [ ] Keep a log or notes of all interactions with personnel and agencies.

Financial/Legal

- [ ] Prepare a list of contacts (financial, insurance, legal, medical, personal and emergency) and include names, phone numbers and email addresses.
- [ ] Make a list of all accounts and policies, including policy and account numbers. Seek independent financial and legal advice.
- [ ] Update your current estate plan including your beneficiaries, will and trusts.
- [ ] Create a Living Will and a Durable Power of Attorney for healthcare. Give a copy to your doctors, hospital and your next of kin.
- [ ] Designate someone you trust to serve as your Power of Attorney (POA) who will make decisions for you in the event you are unable. Make sure this person knows your wishes for your care.
- [ ] Update your current will and let your family members know where it is located.
- [ ] Update your motor vehicle registration for appropriate parking permits.
- [ ] As medical bills arrive, review charges for accuracy. Billing errors are possible.

Banking

- [ ] Visit your financial institution to discuss your checking and savings accounts, your loans and credit cards. Review who is authorized to sign on your account(s).
- [ ] Visit or call your mortgage company to discuss your mortgage.
- [ ] Make a list of all your bills. Review your checkbook and your online bank accounts as far back as one year to create a thorough list of all possible expenses. Include all expenses related to your home, such as mortgage or rent, property insurance, utilities and lawn care.
- [ ] Stay current on your bills so you don't lose essential services and coverages.
- [ ] Pay your bills online when possible. Many banks offer recurring payment options.
- [ ] Use automatic debit features for your utilities and other service providers.
- [ ] If you prefer to use checks to pay your bills, ask a family member or friend to help ensure your bills get paid on time and correctly. Prepare a list of the account numbers, due dates and amounts of bills as well as checks and envelopes in advance.

FINANCIAL STABILITY PLANNING CHECKLIST (CONTINUED)

Healthcare

- [ ] Create a Living Will and a Durable Power of Attorney for healthcare. Give a copy to your doctors, hospital and your next of kin.
- [ ] Call your healthcare provider to make sure you have a thorough understanding of the provisions of your medical insurance policy including out of pocket costs of healthcare treatment and associated costs, such as transportation, loss of income, etc.
- [ ] Discuss medications and prescriptions with your pharmacist to reduce costs.
- [ ] Investigate medical expenses tax rebates.
- [ ] Register for the Medicare safety net threshold.
- [ ] If you will need physical, speech or occupational therapy, you may need a prescription for these services. If you have insurance, ask your provider about your therapy coverage.

Care & Support

- [ ] Understand the availability and commitment of family and friends to provide care and support.
- [ ] Understand available support services from the local community services and palliative care services organizations. Contact the nearest social services organization (i.e. United Way, Area Agency on Aging) as well as health organizations (American Cancer Society or your cancer-specific organizations) for a variety of community referral services or for possible use of their special funding sources.
- [ ] If you meet eligibility requirements, Social Security may award you disability payments.

Future Plans

- [ ] Re-consider priorities taking into account these factors and your financial situation.
- [ ] Discuss future care goals and preferences – advance care planning.

Notes:

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Additional Resources

UNITED WAY'S 2-1-1 INFORMATION AND REFERRAL LINE

Call 2-1-1 or 1-888-458-8970 or visit www.211connectsalabama.org

United Way of Central Alabama's 2-1-1 Information and Referral Line is an easy-to-remember telephone number that connects people with community services to meet a wide variety of needs. By dialing 2-1-1 you are connected to a specialist who can assess your needs and link you to the right service using a comprehensive database of services. It is a free and confidential service which is also accessible online in a searchable format. Reach out to 2-1-1 for needs such as:

- **Physical & Mental Health:** get help with Medicaid & Medicare, health intervention services, support groups, counseling, drug and alcohol intervention, victims services and substance abuse rehabilitation.
- **Support for Elderly:** find resources for adult day care, respite care, home healthcare, transportation for individuals with disabilities, income tax preparation, debt management and financial coaching.
- **Financial Stability:** find help for immediate financial issues such as home foreclosure prevention, housing or rental counseling, income tax preparation, debt management and financial coaching.
- **In Times of Disaster:** call for immediate assistance during a disaster, such as a tornado.

GATEWAY FINANCIAL FREEDOM

Call 205-251-1572 or visit www.gway.org

Gateway Financial Freedom is a national non-profit program, Gateway Financial Freedom (GFF) helps people get out of debt, avoid bankruptcy and learn to manage their money. For more information and to schedule an appointment today.

All services are strictly confidential and include:

- **Debt Management Plans (DMP)** – Through a DMP a family's debt is analyzed and repayment plans are negotiated with their creditors. DMP clients make a single payment to GFF, which then pays creditors according to the negotiated agreement.
- **Budgeting** – Trained and experienced counselors work with individuals and families to examine both revenues and expenses and to devise budgets designed to promote financial stability.
- **Mortgage Counseling** – Allows potential homeowners to plan for the mortgage process by analyzing current finances, identifying "red flags," and planning future actions to prepare for home ownership.
- **Foreclosure Counseling** – GFF staff members will advocate for clients at risk of foreclosure to determine what, if any, steps can be taken to prevent foreclosure
- **Community Education** – The staff of Gateway Financial Freedom provide financial education services to groups throughout the community.