

Frugal February 2024

Monday	Tuesday	Wednesday	Thursday	Friday
<i>All times listed are Eastern Daylight Time (EST)</i>	<i>All live events will be held via WebEx (link will be sent after completing registration form)</i>		1 Create your Enrich account + complete your <u>Financial Wellness Checklist</u> to unlock content recommendations	2 Complete Enrich's <u>Your Money Personality</u> + share your findings with a family member or friend
SPEND 5 Challenge yourself to a <u>Spending Fast</u> to rein in mindless spending	6 Complete the Enrich course <u>Managing Financial Stress</u> + engage in mindfulness meditation or journaling	7 Join our virtual event <u>Budgeting Q&A</u> 12:00pm – 12:30pm EST	8 Assess your budget using Enrich's <u>Budget Tool</u> – your income + expense entries will be saved for later review	9 Leverage Allegacy's <u>Money Management</u> tool to track transactions + monitor your budget
SAVE 12 Engage in <u>Saver Life</u> online activities for a chance to win cash prizes while you learn about financial wellbeing	13 Take the <u>America Saves</u> pledge to receive reminders + resources to meet your personal savings goals	14 Calculate your emergency savings goal using Allegacy's <u>Rainy Day Fund Calculator</u> + set bi-weekly transfers	15 Explore ways to trim your budget + save using Allegacy's <u>Reduce Rates + Fees Checklist</u>	16 Go on a Treasure Hunt by exploring <u>NC Cash Claims</u> to search the unclaimed property database
BORROW 19 Leverage FICO's <u>Credit Score Estimator</u> tool to determine your credit score range	20 Pull your free credit report from the 3 credit bureaus at <u>AnnualCreditReport.com</u>	21 Calculate your <u>Debt-to-Income Ratio</u> to assess monthly income needs to meet your debt obligations	22 Quantify your debt using Allegacy's <u>Debt Challenge Spreadsheet</u> + explore debt reduction strategies	23 Explore the Enrich guide on <u>Managing Debt</u> to learn some practical strategies to reduce debt + improve credit
PLAN 26 Engage in some <u>Password Maintenance</u> to ensure your financial information is secure	27 Assess your retirement savings using the Enrich <u>Retirement Analyzer</u> to ensure you are on track	28 Join our virtual event <u>Money Trivia</u> 12:00pm – 12:30pm EST	29 Complete the Enrich course <u>Planning for Retirement</u> to determine your next steps	

IMPROVE YOUR FINANCIAL WELLBEING

allegacy.org/learning-resources/

Celebrate Frugal February.

During the shortest month of the year, commit to taking some actionable steps to improve your finances in February. Even small changes can add up to significant savings and greater peace of mind. Engage in several activities each week to build healthy financial habits that will serve you throughout the year. Just click the description to open links and enjoy!