

# SECURING *Mi* FINANCIAL FUTURE

achieving financial security to last a lifetime

## QuickCheck: Your Financial Vitals

QuickCheck is a non-commercial, one-on-one counseling session offered by appointment during the 2016 Securing Mi Financial Future initiative.

### What Can a QuickCheck Do For You?

- Raise your awareness on 20 key and often overlooked financial vitals.
- Alert you to potential risks, gaps and shortfalls that could have negative consequences for you and/or your family.
- Alert you to financial opportunities and benefits you may not be taking advantage of.
- Provide an action plan on what to do.
- All in 20 minutes.
- All on one piece of paper.

**Getting help and a plan couldn't be quicker or easier!**

### What to Know

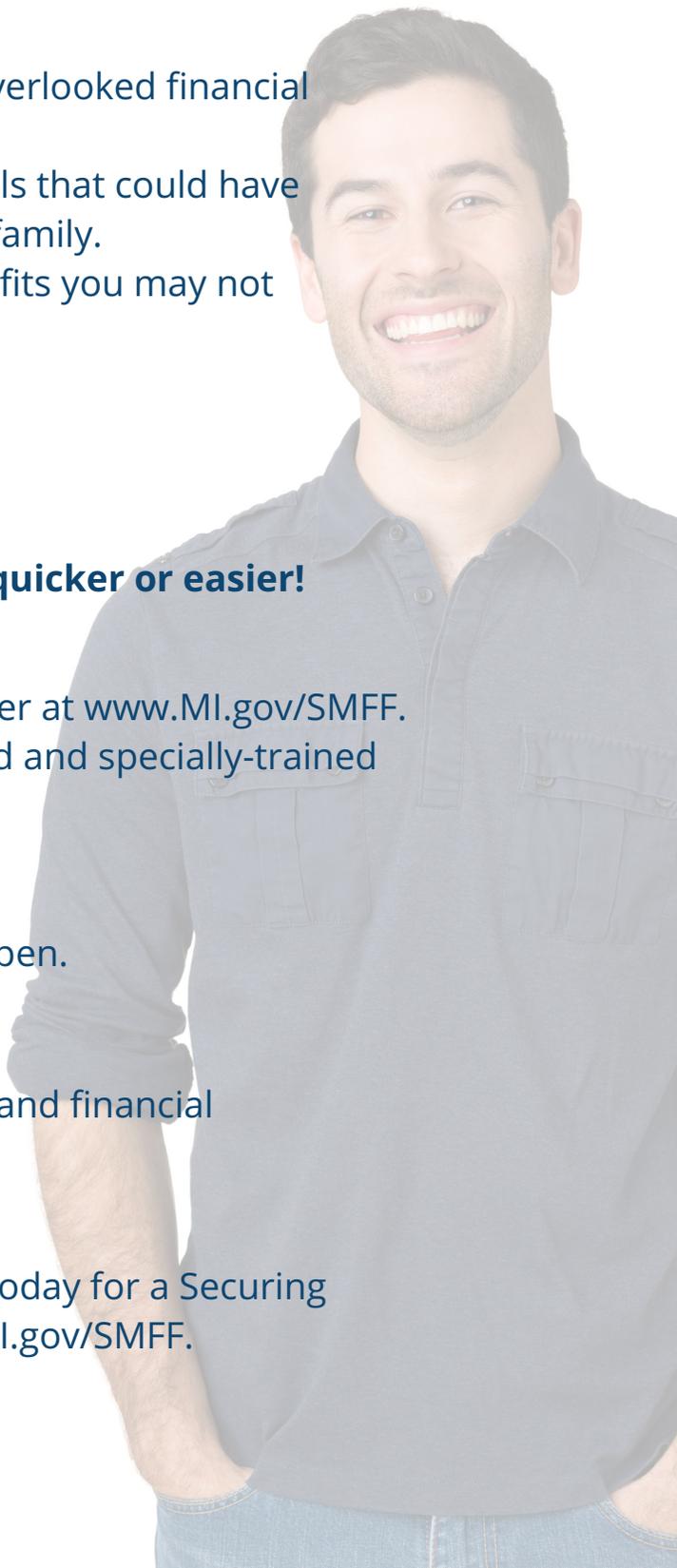
- You need to sign up for a QuickCheck. Register at [www.MI.gov/SMFF](http://www.MI.gov/SMFF).
- QuickCheck sessions are conducted by vetted and specially-trained QC counselors.
- No cost.
- No obligation.
- No waiting for the sales pitch. It doesn't happen.

### Who Can Benefit

Individuals of all knowledge levels, age groups and financial situations.

### What to Do

If you are interested in a QuickCheck, register today for a Securing Mi Financial Future event in October at [www.MI.gov/SMFF](http://www.MI.gov/SMFF).



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## Should You Sign Up for a QuickCheck?

### A few questions for you to think about.

- Do you have a financial plan for the future, or are you planning to cross your fingers and hope for the best?
- Do you know your key financial ratios? Are they within guidelines or do they signal potential problems?
- If you are saving for college, or paying off school loans, do you have a plan?
- If you have a child over 18, and if they were to become incapacitated, who would you want making vital decisions for them: you, or the courts?
- If you are nearing retirement or in retirement, do you have a strategy for maximizing and stretching out your retirement income?
- Are you controlling your healthcare costs?
- If you were to become incapacitated, who would you want making vital decisions on your behalf: someone of your choosing, or the courts?
- If you invest, are informed and in control, or do you resort to “blind trust” and “leap of faith” decisions?
- If you are working and became disabled, could you cover your monthly expenses on 60% of your earned income?
- If you were to die, who would you want to carry out your final wishes: you, or the courts?

**Think about your answers to these questions. For most of us, our answers leave us feeling unsettled. A QuickCheck with a trained professional can help. Register for a Securing Mi Financial Future event today at [www.MI.gov/SMFF](http://www.MI.gov/SMFF).**