

# Unlock the Vault: A Guide to Utilizing Financial Resources

At Addition Financial, we believe that the right tools (and the confidence to use them) can change your financial future. Whether you're trying to build a budget, pay off debt, or set meaningful goals, Unlock the Vault is your go-to guide for turning confusion into clarity.

This interactive resource blends expert guidance with simple, practical worksheets to help you move from "Where do I even start?" to "I've got this." This isn't just a guide—it's a jumpstart. Unlock the Vault empowers you to move beyond DIY financial fixes and get the support you need. Most importantly, it helps you break the biggest barrier: knowing where to start and who to ask.

## "What's Your Financial Focus Right Now?" Quiz

A quick, insightful quiz to help you identify which stage of financial planning you're in — and the tools and resources you should prioritize based on your results. Answer the 5 questions below to find out where to start with your financial journey, and which Addition Financial tools can help most in the "try" section!

### 1. What best describes how you feel about your finances right now?

- A. I feel overwhelmed and don't know where to start
- B. I'm okay, but I need to get more organized
- C. I'm doing well, but want to hit some bigger goals
- D. I feel confident and want to make smarter, long-term moves

### 2. What's your biggest financial challenge right now?

- A. Managing monthly expenses and sticking to a budget
- B. Paying off debt or avoiding credit card use
- C. Saving for something specific (house, car, vacation, emergency fund)
- D. Planning for the future (retirement, investments, college savings)

### 3. How do you currently track your money?

- A. I don't really have a system
- B. I use a basic spreadsheet or paper method
- C. I use a budgeting app or digital banking tool
- D. I work with a financial advisor or check in regularly

### 4. What financial goal would make the biggest difference for you right now?

- A. Feeling more in control of my daily spending
- B. Becoming debt-free
- C. Reaching a savings milestone
- D. Growing my wealth over time

### 5. What kind of support sounds most helpful to you right now?

- A. Step-by-step guides and simple tools
- B. Tips on building good habits and staying motivated
- C. Personalized recommendations based on my goals
- D. Professional guidance and advanced resources

See the results  
on the next page.

# Your Results: What's Your Financial Focus?

## Mostly A's: Stabilize & Simplify

You're ready to get a handle on your everyday finances. Start with budgeting tools, simple savings strategies, and educational resources to build a strong foundation.

➡ **Try:** [Monthly Budget Expenses Calculator](#), [Digital Banking tools](#), and KnowBe4 security training (can be found when you log into Digital Banking.)

## Mostly B's: Tackle & Take Control

Your focus is on managing debt and improving your financial habits. Explore debt payoff strategies, credit-building tools like Rental Karma, and exclusive member discounts.

➡ **Try:** [Credit card debt payoff calculator](#), [member benefits section](#), and [checking your credit](#).

## Mostly C's: Save & Strategize

You're goal-driven and ready to level up. Focus on tracking progress toward savings goals and making smart spending choices to support long-term plans.

➡ **Try:** Goal tracking tools in [Digital Banking](#), The [Making it Count Podcast](#), and [local partnership perks](#).

## Mostly D's: Plan & Prosper

You're ready for next-level financial planning. Look into working with a financial professional, learning investment basics, or diving deeper into retirement planning.

➡ **Try:** [Retirement planning resources](#), [MEMBERS Financial Services](#), financial education center blogs about investing, retirement, and financial planning.

# Talking to Financial Professionals

Too often, people don't seek help simply because they don't know where to begin. This section gives you the roadmap with:

<b>TYPES OF FINANCIAL PROFESSIONALS</b> Learn who's who: From financial advisors to loan officers, and how each one helps in different areas.	<b>A GOAL BRAINSTORMING WORKSHEET</b> Clarify what matters to you most so you can get targeted, meaningful advice.	<b>A MEETING NOTES SECTION</b> Prep for your next appointment with questions, notes, and goals.
--	---	--

Getting expert help with your finances can be a game-changer, but knowing where to start often feels like the hardest part. If you've ever hesitated to reach out simply because you weren't sure what to ask, you're not alone. That's why this section is designed to give you a simple roadmap to prepare, ask smarter questions, and make the most of your time with a financial professional.

## Financial Professionals: A Quick Rundown of Who You Might Talk To

Not sure who to talk to about what? This guide breaks down the different roles and how each one can help:

- **Financial Advisor**

Long-term planning, investments, and retirement goals

- **Loan Officer**

Financing options for home, auto, or personal loans

- **Credit Counselor**

Debt management and improving credit health

- **Title Agent**

Support during the homebuying or refinancing process

- **Member Services Rep (like your local Addition Financial team)**

Help with accounts, tools, and day-to-day financial support

Knowing the right person to contact means faster answers and better outcomes.

# Goal Brainstorming Worksheet

Before asking for advice, it helps to get clear on your priorities. This worksheet guides you through brainstorming questions to help you identify what matters most, no matter if it's building savings, buying a home, improving your credit, or planning for retirement. By thinking through your goals, you'll be able to communicate more clearly and get more tailored, effective support.

While you don't need to answer every question listed, pick a few that stand out to you to think through and add some bullets to your Meeting Notes Section; these will serve as great talking points. At the end, you'll write down an answer to your main prompt, which will lead to your meeting section.

DAILY FINANCES & BUDGETING	DEBT & CREDIT
<ul style="list-style-type: none"><li>• What's the biggest financial stress in my day-to-day life?</li><li>• Do I know where my money is going each month?</li><li>• Am I able to consistently stick to a budget?</li><li>• Are there areas where I often overspend?</li></ul>	<ul style="list-style-type: none"><li>• Do I have debt that feels unmanageable or overwhelming?</li><li>• Am I paying more in interest than I should be?</li><li>• What would becoming debt-free allow me to do?</li><li>• Is my credit score holding me back from something I want?</li></ul>
SAVINGS GOALS	MAJOR LIFE PLANS
<ul style="list-style-type: none"><li>• Do I have an emergency fund? If not, how much do I want to save?</li><li>• What short-term goals (vacation, car, tech, etc.) am I excited about?</li><li>• What long-term savings goals should I start planning for now?</li><li>• How much do I want to save this year?</li></ul>	<ul style="list-style-type: none"><li>• Am I thinking about buying a home or car in the next 1–3 years?</li><li>• Do I have big life events coming up (wedding, kids, move, school)?</li><li>• What financial changes would I like to make in the next 6–12 months?</li></ul>
INVESTING & FUTURE PLANNING	VALUES & VISION
<ul style="list-style-type: none"><li>• Have I started saving for retirement?</li><li>• Do I understand my options for investing or retirement plans?</li><li>• What would financial freedom look like for me in 10 years?</li></ul>	<ul style="list-style-type: none"><li>• What would I do differently if I felt financially confident?</li><li>• What kind of financial legacy do I want to leave behind?</li><li>• What matters most to me financially: freedom, security, generosity, growth?</li></ul>

If I could improve just one part of my financial life this month, it would be...

---

---

---

---

## Meeting Notes Section

Make the most of your appointment by coming prepared. Use this notes section along with your previous question prompts to have a game plan going into your next financial sit-down, and use it for notes that you can refer back to later.

Being prepared helps you walk away from the meeting with more clarity, more confidence, and a plan you can actually follow!

**1.** Write down your top 2-3 goals or concerns

---

---

---

**2.** List questions you want to ask

---

---

---

---

**3.** Notes from the meeting (include things like action steps, items to follow up on, referrals etc.)

---

---

---

---



### Contact Us

Main Number: 407-896-9411  
Toll-Free Number: 800-771-9411

### Connect

Email: [info@AdditionFi.com](mailto:info@AdditionFi.com)  
Website: [AdditionFi.com](http://AdditionFi.com)

[facebook.com/theAdditionFi](https://facebook.com/theAdditionFi)  
[x.com/theAdditionFi](https://x.com/theAdditionFi)  
[instagram.com/theAdditionFi](https://instagram.com/theAdditionFi)