

WE CARE ABOUT YOUR FINANCIAL HEALTH

Queensborough cares about your financial health and wants to help you monitor your expenses and manage your money. Below are resources that can help you better understand how to budget your finances while avoiding overdraft fees. If you have any questions about the information offered here, please contact your local branch to set up a time to talk to a Q banker in your area. You can also visit our website at www.QNBTrust.Bank and go to the Business Resource Tab / Financial Literacy to review and get to know our instructors.

SAVING STRATEGIES

This tool offers recommendations that are designed to help you establish and grow your personal savings.

IMPROVE YOUR CREDIT SCORE

Six ways to improve your credit score. Don't let a poor credit score stand in your way of owning a home or achieving your dreams.

USEFUL REFERENCES

These helpful books and web sites can further help you with effective money management.

IQ University Course Outline & Details

1 Understanding Credit

The course Understanding Credit covers the following topics: the reasons for having good credit, simple ways to improve your credit score, debt-to-income ratio and how it's calculated, and how to read a credit report.

2 Budgeting

Close to 61% of Americans live paycheck to paycheck; effective budgeting can assist in changing this statistic. This Budgeting course explains the elements of a budget, additional budget items to consider, and gives a sample budget worksheet to use for setting up your own budget.

3 Investing

This Investing course covers the definition of many investment terms and explains the different levels of investment risk.

4 Retirement

This retirement course explains the importance of saving for retirement, how to determine how much you will need for retirement, and the different types of retirement plans.

5 Insurance

This insurance course explains the different types of insurance that are available to protect you financially in the event that something goes wrong.

6 Homeownership

This Homeownership course covers the different types of home loans and the components for a mortgage payment.

7 Education

This Education course explains the options for saving and/or borrowing for education and the consequences and/or benefits that may be associated with each option.

8 Estate Planning

This Estate Planning course explains the ten things that you need to know about estate planning, a trust, how assets pass after death, and where your assets will go when there is no will.