

# Your Planning Checklist

For a Smooth, Hassle-Free Transition

**YOUR PAY**   
 *new way*

Before your pay schedule is adjusted, make sure the timing of your income will be in line with your monthly bills and other obligations. This is especially important if you've set up automatic or electronic payments for things like rent, credit card bills, 401(k) loans or child support. Follow these steps and you won't miss a single bill or payment!

- Make a list of all your monthly bills: the account, amount and due date (or range of dates) for each.
  - Note how and when you currently pay each: cash, debit card, check or automatic or electronic payment.
  - Check to see if you'll need to adjust the amount and / or timing of your payments. You may need to stagger your bill payments to be sure you have enough cash across the entire month.
  - Contact customer service for any account that needs an adjustment. Many companies are happy to help!
  
- Take time now to understand your spending and do (or re-do) your budget. Need help? Check out the Employee Resources listed on the flip side of this sheet.
  
- Continue setting aside money for emergencies, retirement and health care if you can.
  
- Adjust lifestyle expenses as needed.
  
- Double-check your first biweekly pay statement to be sure deductions and other withholdings are in line with your expectations. You might find the online calculators at <https://www.paycheckcity.com/calculator>, and the Check Your Check tool (coming soon), helpful. Or contact HR Shared Services at 1-800-303-0408. ***We are here for you!***



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**JUNE 2023**