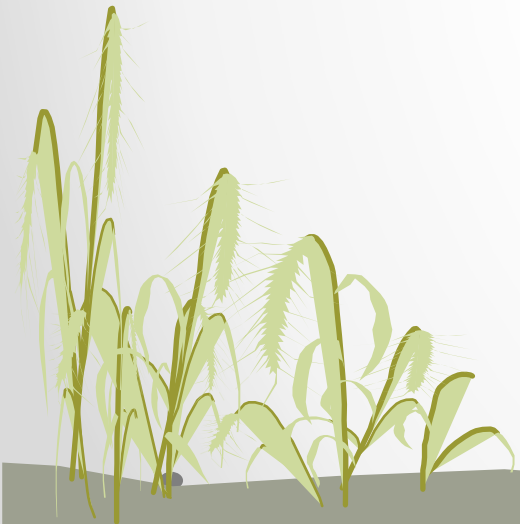




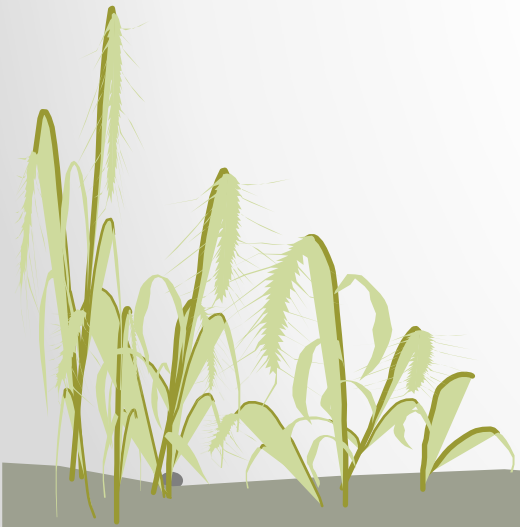
Fresh Start Program: Part 3 of...

A Fresh Financial Start For A Better You!





A Fresh Start
isn't a new place,
it's a new mindset



How we can help..



freshstart

FINANCIAL SOLUTIONS

Our full suite of financial tools can help you make a clean, fresh financial start.



What is your financial story?



Chapter one

- Think about your financial situation
- Make a note of what could help you turn your financial story into a comfortable thought.
- What are your goals?
- What needs to happen to help you achieve your goals?



Elements of your financial outlook to think about...

- Income – every dollar amount
- Living Expenses – day to day bills
- Debt – anything you have to repay
- Credit – how does your score and history look?

Step One...Create A Budget

- Your first goal is to create a budget
- **A budget is a system for managing your money**
- Write out all money coming in (take home pay) and all money going out.
- Make sure every dollar has a name (identify every dollar you spend)
- What do you have left?

Income	Expenses
All money coming in	Start with the four walls - food, shelter and utilities, transportation and clothing
Paychecks	Debt – credit cards, student loans
Child Support	Entertainment – eating out, movies, gym memberships
	Savings
	Gifts



Goals – Track/Budgeting

- Tracking your expenses means being aware of where your money is going as you spend it.
- Use a tracking worksheet or an app on your phone
- Tracking your expenses helps you identify your spending patterns

DATE	ITEM	INCOME	EXPENSES	BALANCE
3/1	BALANCE			\$ 348.00
3/1	RENT		\$ (250.00)	\$ 98.00
3/2	PAYCHECK	\$ 887.00		\$ 985.00
3/5	TAXES		\$ (289.00)	\$ 696.00
3/7	EAT OUT		\$ (21.00)	\$ 675.00
3/15	PHONE BILL		\$ (70.00)	\$ 605.00
3/17	MUSIC - CDS		\$ (36.00)	\$ 569.00
3/18	CAR REPAIRS		\$ (27.00)	\$ 542.00
3/19	GROCERY		\$ (97.00)	\$ 445.00
3/22	CLOTHES		\$ (75.00)	\$ 370.00



Goals – Track/Budgeting

When creating your budget,

Pay yourself first...put away a small dollar amount in a savings account.

Review your budget and see how much you can save comfortably monthly.

Use automatic transfers or payroll deductions to help make it easy for you to save

Creating a budget will give you tangible evidence of how your actions and your follow-through are contributing to a more comfortable financial life.

Goals – Prioritize

- Once you determine how much money you have left, you can determine how much you can put towards your goals such as going on a vacation, paying off your credit cards, **paying your bills on-time every month**, buying a house, building or establishing good credit history
- When you have a good budgeting system and prioritize your goals you are prioritizing what your money can do for you.
- This is a great start to your Fresh Start!



Tools...

- Free Financial Counseling with your Representative
- Fresh Start Checking Accounts
- Secured Visa® Credit Cards
- Credit Establishing Loans
- Fresh Start Auto Loans
- Share or CD Secured Loans



Financial Counseling Session

- Free for members
- Review Credit
- Create a budget
- Determine how to pay off past due debts
- Work the plan to repair your credit
- Work the plan to save for unexpected situations



Savings Accounts

Saving Accounts

Christmas Clubs

Money Markets

Certificates of Deposit

No minimum balance requirements

No monthly maintenance fees

Start regular savings accounts with \$5.00

SAVE MONEY
AND MONEY

WI  LL

SAVE YOU

Federally Insured by

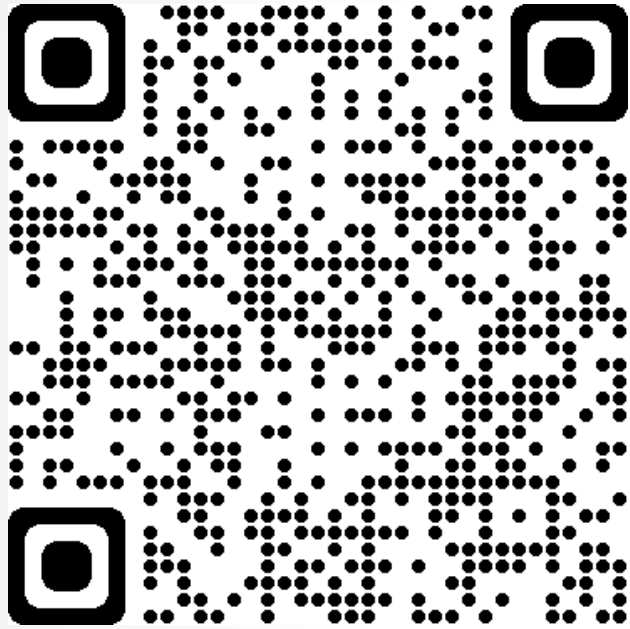
NCUA

Checking Accounts

- No Fee Checking
- Direct Deposit Checking
- 55+ Checking
- No minimum balance requirements
- No monthly maintenance fees
- Mobile App with deposit access



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Your Financial Representative
Ashley DuBois, CCUFC
adubois@membersfirstga.com
912-508-0281
www.MembersFirstGA.com

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Visit my page to set up your free appointment.
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