



## Budget, Learn, Grow: Free Financial Literacy Essentials

For many of us, 2023 was a challenging year in terms of navigating inflation, accommodating high-interest credit card rates, and deciphering headlines around student loan repayment. Staying on top of financial best practices is both time and energy consuming, and cost-free resources

can go a long way towards alleviating stress.

If you want to end the year strong (or at least feel more prepared for what next year brings) you don't have to game plan your financial picture alone. Our nonprofit partner, GreenPath Financial Wellness, offers a variety of free

financial education courses that you can take online, anytime.

Haven't had the opportunity to explore LearningLab+ yet? Here's a snapshot of some of the current courses. The best part? You can walk away with some financial best practices in the time it takes to savor a meal or cup of coffee.

### **HOMEBUYING 101** (1 Hour)

**Who Benefits:** Anyone who is contemplating home purchase —a decision that is often laden with paperwork, processes, and industry jargon.

**What's Covered:** This five-part course (divided into 10- to 15-minute-long segments) covers financial readiness, shopping for lenders, closing day, and the many steps in between.

[Register Online](#)

### **MAKING THE MOST OF YOUR MONEY** (10 Minutes)

**Who Benefits:** Those looking to create emergency savings, pay down debt, or save up for a large purchase.

**What's Covered:** This single course provides a game plan and best practices on how to spend a lump sum, whether that's a tax refund, work bonus, inheritance, or insurance settlement.

[Register Online](#)

### **PAYING DOWN YOUR CREDIT CARD** (25 Minutes)

**Who Benefits:** Anyone seeking to get their credit card debt under control and feel confident about their chosen repayment strategy.

**What's Covered:** An overview of debt repayment methods (including debt management programs and the snowball vs. avalanche methods) real stories from individuals tackling credit card debt, and an interactive worksheet to get you started.

[Register Online](#)

**NAVIGATING AUTO LOANS**  
(10 Minutes)

**Who Benefits:** Those who are worried or concerned about car purchase and want to have confidence around financing.

**What's Covered:** An overview of financing options depending on your budget, the process for finding the best auto loans, and a confidence survey on next steps.

**Register Online**

**FORBEARANCE & OTHER MORTGAGE OPTIONS**  
(10 Minutes)

**Who Benefits:** Anyone needing to examine their options on keeping vs. leaving their home and desiring clarity around industry terms.

**What's Covered:** An example of a conversation with a mortgage servicer, a vocabulary list to have handy when discussing your mortgage, and advice on weighing the pros and cons of keeping or leaving your home.

**Register Online**

**CHECKRIGHT (10 Minutes)**

**Who Benefits:** Those planning to set up a new checking account.

**What's Covered:** An overview of account setup, the basics of good checking account practices, and a discussion of options for those who might have struggled in the past and are starting fresh with their account.

**Register Online**  
**English / Spanish**

## The Path to Financial Wellness Starts Here

[GreenPath.com/partner/ACT1stFCU](https://GreenPath.com/partner/ACT1stFCU)

Explore these and other courses on [LearningLab+](#), and don't hesitate to reach out to your financial organization to see what educational resources they can provide to help you feel more confident as you head into 2024. And in the meantime, may you and your loved ones enjoy a restful, restorative holiday season!



**CREATE  
A BUDGET**



**SAVE  
MORE**



**PAY OFF  
DEBT**



**IMPROVE  
CREDIT**



**BUY A  
HOUSE**



**PLAN FOR  
FUTURE**

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