



# Time Well Spent: 5 Resources for Building Financial Capability

We're joining forces with our partner, trusted national nonprofit [GreenPath Financial Wellness](#), to spotlight free resources designed to help you deepen your financial capability. "Financial Capability" has been defined by the U.S. Treasury as "the capacity, based on knowledge, skills, and access, to manage financial resources effectively."

Building and maintaining financial capability is a distinct journey for each of us; a cycle of learning (and sometimes relearning what you thought you already knew) and a willingness to evaluate your money habits. It's also about making informed decisions, being proactive with money management, and acknowledging your own progress along the way.

In that spirit, here are five articles, worksheets, tools, and online courses that can serve as a starting point for building your financial capability. While these resources are only available in English at this time, GreenPath provides free, one-on-one personalized financial counseling in hundreds of languages. If you have questions about any of these topics, reach out to speak with someone in the language you are most comfortable with.

## **What Influence Your Money Habits?**

Financial capability can be traced to our habits when it comes to handling money. Our money habits lay the foundation for our ability to make informed decisions, weather economic uncertainties, and achieve financial goals. Understand what influences your money habits with this informative article and webinar highlight.

## **Interactive Budgeting Worksheet**

If you're not a big fan of spreadsheet-style budgeting, this intuitive, fuss-free budgeting worksheet helps you calculate your monthly expenses and income for an overview of your current financial picture and where you might be able to save - you can use the online version or print the PDF.

## **A1 Credit Tool (Free Online Course)**

Credit scores impact nearly every aspect of our financial lives from our ability to secure housing to receiving favorable interest rates on large purchases. New to the world of credit and interested in learning about how it plays a role? This free course examines common credit challenges and offers insight on meeting credit goals.

## **Redesign Your Financial Habits (Free Online Course)**

Habits are very powerful, especially where spending is concerned. Many of us wish to improve our habits to minimize financial stress and improve financial capability. This course is useful for anyone who has made a budget (and struggles to stick with it) and those needing some extra motivation in their goal setting.

### **Paying Down Your Credit Card (Free Online Course)**

If you are dealing with high credit card debt, you are not alone. The average American household has a balance of more than \$6,000 in high interest credit card debt. These balances impact financial capability, health, and wellness. Paying off high interest credit card debt is possible with a little planning.



## **The Path to Financial Wellness Starts Here**

[GreenPath.com/NGCU](https://GreenPath.com/NGCU)

No matter what your goals may be, our partners at GreenPath can help you take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



**CREATE  
A BUDGET**



**SAVE  
MORE**



**PAY OFF  
DEBT**



**IMPROVE  
CREDIT**



**BUY A  
HOUSE**



**PLAN FOR  
FUTURE**

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