

LIVE FINANCIALLY FREE

To live financially free is to have enough savings, investments and cash on hand to support the lifestyle that you want for you and your family, plus a nest egg for retirement. Everyone has different goals and dreams and achieving them can be very difficult in the face of growing debt, cash emergencies, medical issues and overspending. Your Credit Union family is here to support and assist you in surviving financial uncertainties by setting out a plan to put you on the right path.

Take the necessary steps by:

- Creating an automatic emergency savings fund to take care of any uncertainty – hurricane, earthquakes, medical expenses. *With a Save As You Earn (S.A.Y.E) savings plan you can start saving as little as \$500 per month and you can pay by standing order so it automatically leaves your salary before you get a chance to spend it.*
- Pay off high interest rate loans – carry as little as possible by paying off those high interest rate loans and credit card bills in full. *C&WJCCUL's Lifestyle Loan can assist you with consolidating your high-cost debts and allow you to have one low loan monthly payment which is more manageable for you.*
- Taking care of your physical health to drive financial wealth - maintaining a healthy lifestyle and taking care of your assets. Investing in good health by making regular visits to the doctor and following health advice about any problems you may encounter.
- Making a budget to cover your financial needs (not wants) and sticking to it. The festive season is coming up so budget for it – *take out a Partner Savings Plan for 12 months. You can borrow up to 10 times your hand after 4 months of savings. There's no additional loan payment, simply continue with your savings until the end of the 12 months.*
- Mastering a frugal lifestyle – develop a mindset focused on “living within or below your means”. It's easier than you think - simply learn how to distinguish between the things you need and the things you want.

To live financially free is possible with discipline and careful planning. You can do it, and we can help!