

PATHWAYS



WAYS

to financial empowerment

Pathways to Financial Empowerment leverages technology to strengthen credit union financial coaching and counseling to improve the financial well-being of your members.

pathways
to financial empowerment

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A joint initiative of Inclusiv, Neighborhood Trust Financial Partners and Pathways to Financial Empowerment



Pathways to Financial Empowerment is the first-of-its-kind outcome-tracking solution that supports the delivery of best-practice financial counseling and coaching in credit unions.

Credit union staff, ranging from counselors to loan officers, use the **Pathways** solution to take their counseling program to the next level.

With Pathways, Credit Unions Can:

- Deliver consistent, best-practice financial counseling and coaching to underserved people
- Achieve and measure impact for members and the credit union on a central solution
- Garner greater insights of their members needs
- Analyze and better understand the financial wellness and engagement of credit union members

Technology to Measure Impact:

- Improve financial capability
- Increase member savings
- Decrease member debt
- Establish/improve credit
- Connect members with products
- Deepen member engagement

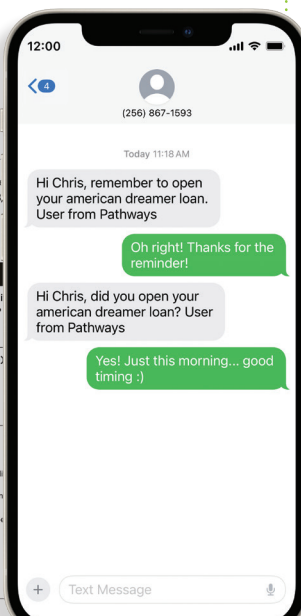
Pathways Solution Features:

- Track workshops and counseling activity
- Online client intake
- Impact dashboards on change in credit score, savings, and debt
- Text message reminders for clients
- Spanish & English language financial action plans for clients
- Dashboard to support counselors with client outreach
- Chatter feature for counselor support and networking

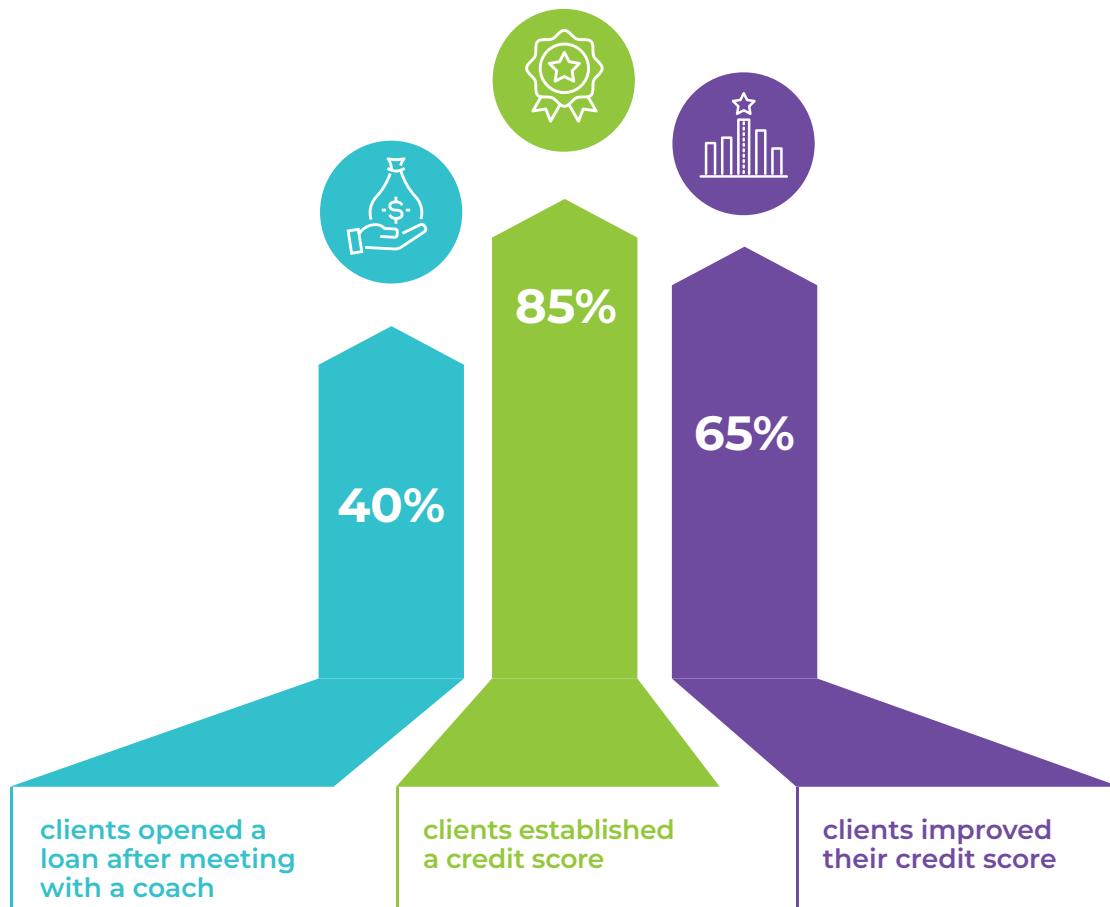
My Financial Stability Snapshot

Short-Term Goal: Pay off credit card
Long-Term Goal: Buy a home

CATEGORY	STATUS	DETAILS	ANALYSIS
Savings	GOOD	How you save: Saving consistently for short- and long-term	How long could your household afford current expenses if you could only live off money you have readily available? 3 - 5 months
Financial Health Network (FHN) Scores	HEALTHY	Overall score: 82 • Borrowing score: 90 • Saving score: 88 • Spending score: 68 • Planning score: 83	Analysis of the FHN's FinHealth Score Toolkit (more here) 0 - 39 Vulnerable 40 - 79 Coping 80 - 100 Healthy
Credit	FAIR	Your credit score: 600	Credit score ranges: 300 - 579 Poor 580 - 669 Fair 670 - 739 Good 740 - 799 Very good 800 - 850 Excellent Credit score factors: Age of credit: 18% Credit utilization: 30% Account Inquiries: 10% Credit history: 35%
Debt	GOOD	Debt as of today: • Total debt: \$22,922 • Credit card debt: \$3,960 • Installment debt: \$22,922 • Total min. payment: \$2,265	Source: FICO



Pathways Successes



“ We have greatly benefited from using the Pathways system. Prior to starting the pilot, we did not have a formal counseling program in place...Pathways has helped us to have structure in our counseling sessions with members. It is also very helpful when we are training new counselors.

— Kathy at New Orleans Fireman's Federal Credit Union, Louisiana

“ We chose the Pathways solution right when we were starting the financial counseling program because we were able to track and monitor along the way, it has everything we wanted to do. We've seen participant's credit scores increase and debt decrease, but also have been able to use these tools to develop specific products that meet the needs of our members.

— Commodore Perry Federal Credit Union, Ohio



The Pathways database has made counseling more successful by allowing me to track products used, measure savings and reach out via text to remind my clients about... tasks that need accomplishing.

— Jonathan at Opportunities Credit Union, Vermont

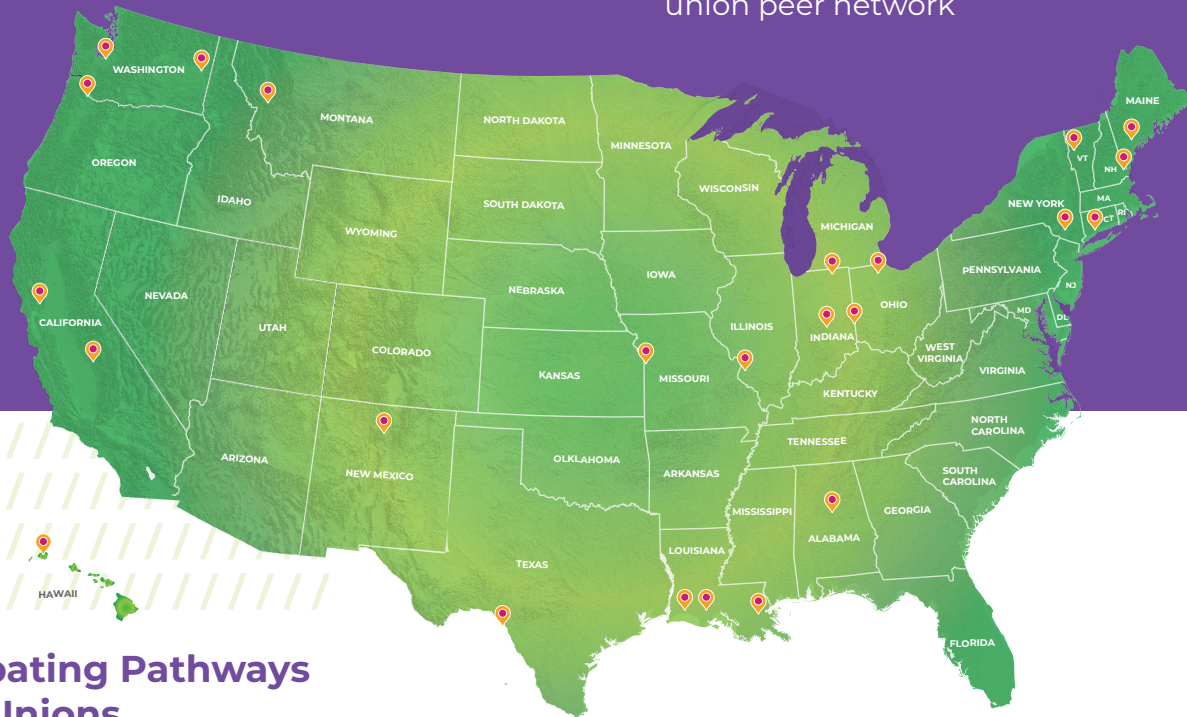
Join Pathways to Financial Empowerment Today

Get Started with the Pathways Technology Solution

- One-year license for the Pathways innovative counseling and tracking solution
- Full year of personalized technical support on the Pathways solution

Plus Training and Technical Assistance

- Training on the Pathways solution and best-practice financial counseling/coaching methods
- Quarterly webinars on counseling and the Pathways solution
- Connecting with the Pathways credit union peer network



Participating Pathways Credit Unions

- **America's First Federal Credit Union** Birmingham, AL
- **Bergan FCU** Hackensack, New Jersey
- **Border Federal Credit Union** Del Rio, TX
- **Centra Credit Union** Indianapolis, IN
- **Clearwater Federal Credit Union** St. Missoula, MT
- **Commodore Perry Federal Credit Union** Oak Harbor, OH
- **Community Credit Union** Lewiston, ME
- **Cutting Edge Credit Union** Milwaukee, OR
- **Everwise Credit Union** South Bend, IN
- **Guadalupe Credit Union** Santa Fe, NM
- **Harborstone Credit Union** Lakewood, WA
- **Hawaii First Federal Credit Union** Kamuela, HI
- **Heritage Financial Credit Union** Middletown, NY
- **Holy Rosary Credit Union** Kansas City, MO
- **Kaua'i Federal Credit Union** Kaua'i, HI
- **Meritus Credit Union** Lafayette, LA
- **MECU Credit Union** Baltimore, MD
- **Mutual Security Credit Union** Shelton, CT
- **Natco Credit Union** Richmond, IN
- **Neighborhood Trust Federal Credit Union** New York, NY
- **Neighbors Credit Union** Baton Rouge, LA
- **New Orleans Firemen's Federal Credit Union** Metairie, LA
- **Opportunities Credit Union** Winooski, VT
- **Southwest Louisiana Credit Union** Lake Charles, LA
- **St. Louis Community Credit Union** St. Louis, MO
- **Stepping Stones Community Federal Credit Union** Wilmington, DE
- **Travis Credit Union** Vacaville, CA
- **Tucoemas Federal Credit Union** Visalia, CA

LEARN MORE ABOUT
Taking Your Credit Union Counseling Program to the Next Level

Contact us at pathways@inclusiv.org or scan the QR code to learn more about the *Pathways to Financial Empowerment* program.

