

pathways

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.

/ inclusiv™ /

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FINANCIAL
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Pathways To Financial Empowerment is the first-of-its-kind outcome tracking platform 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 platform 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 platform
- 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 PLATFORM 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



pathways My Financial Stability Snapshot
to financial empowerment July 5, 2016

BANKING	Good	My Financial Products & Services CU Member? No Bank or CU Name: Banking Products Used: Checking Account, Savings Account Fees Estimated Monthly Fees at Non-CU Institutions: \$	Notes:
SAVINGS	Good	What I Have in Savings Today: \$1200 The Amount I'm Saving For: My Goals Short Term: Emergency Fund Long Term: Education	Notes:
CREDIT	Excellent	My Credit Score Range 300 - 850 How My Credit Score is Calculated 10% Type of Credit 10% New and Recent Credit Applications 15% Length of Time Accounts Have Been Established 30% Amount Owed 35% Payment History	Notes:
DEBT		My Total Debt Today: \$235610 My Credit Card Debt Today: \$ Total Minimum Payment: \$758	Notes:



Pathways Successes

49%

of clients accomplished one or more financial goals

30%

of clients take out a new loan at their credit union

68%

of “credit invisible” clients established a credit score

58%

of clients engaged 6 or more months increased their credit score

Testimonials



“Being able to send text messages has been the most impactful, as I can remind clients about their action items and appointments. I also feel more organized, as Pathways allows me to be more consistent with individuals and I am keeping better track of the outcomes.”

Stephen at Community Credit Union of Southern Humboldt, California

“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 Firemen's Federal Credit Union, Louisiana



“The 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

“We are really looking forward to introducing your awesome platform!”

Tracy at Self-Help Credit Union, North Carolina

Join Pathways To Financial Empowerment Today

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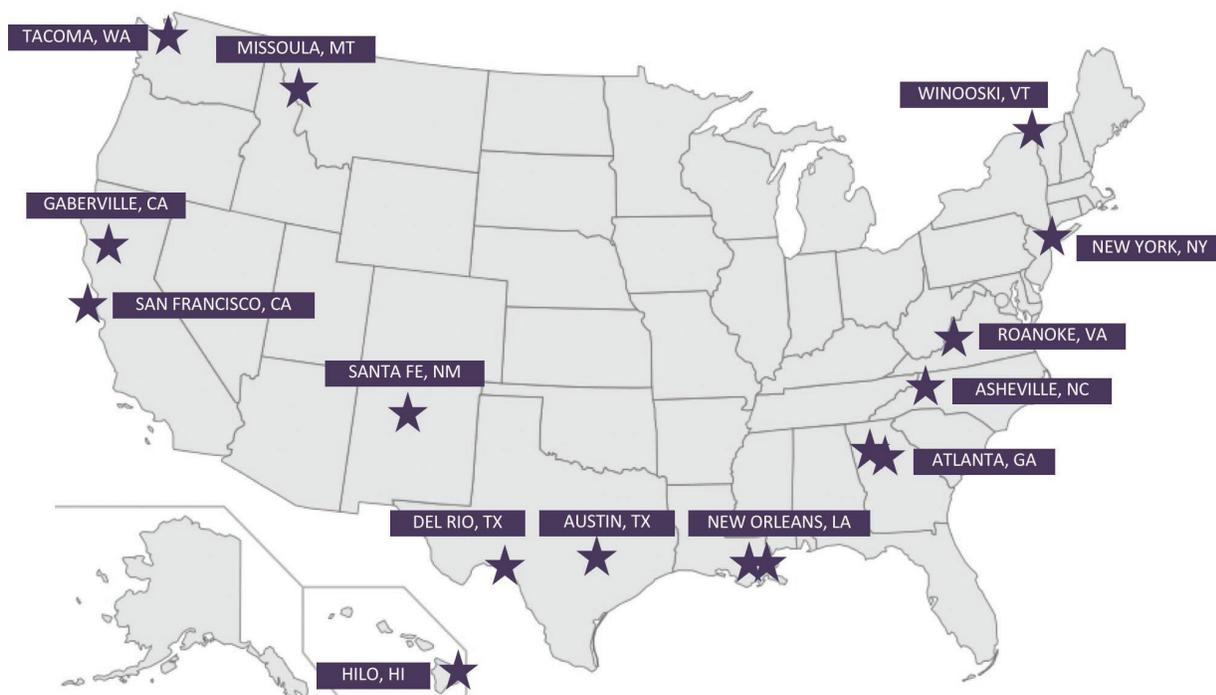
GET STARTED WITH THE PATHWAYS TECHNOLOGY PLATFORM:

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

PLUS TRAINING AND TECHNICAL ASSISTANCE:

- Training on the Pathways platform and best-practice financial counseling/coaching methods, delivered by Inclusiv's and Neighborhood Trust's experienced teams
- Monthly webinars on counseling and the Pathways platform
- Connecting with the Pathways credit union peer network
- One year of technical assistance and support on financial counseling program

Pathways Participating Locations



LEARN MORE ABOUT TAKING YOUR CREDIT UNION COUNSELING PROGRAM TO THE NEXT LEVEL

Contact us at pathways@inclusiv.org or visit www.inclusiv.org/pathways to learn more about the Pathways model and pricing. Pathways to Financial Empowerment is an initiative of Inclusiv and Neighborhood Trust Financial Partners.