

ACHIEVEments

For Members of the Louisiana Association for Personal Financial Achievement

JANUARY 2013

WE'RE GOING GREEN

The Louisiana Association for Personal Financial Achievement would like to announce the new format for the past printed Achievements newsletter. We are going green and Achievements is now available as an electronic newsletter. We're doing our part to save some trees, and share information with you faster and more efficiently. You will receive an email with the link to the quarterly newsletter.

Please take the time to confirm that we have your correct e-mail address. JUST e-mail the following message to achieve@lapfa.org: "I would like to Go Green."

GREAT WAYS TO USE YOUR TAX REFUND

According to the Internal Revenue Service, the average tax refund was close to \$3,000 last tax season. If you're among the group due a refund and aim to use your windfall to improve your financial future, here are a few ways to do just that:

- **Open a Goal Fund:** Identify a goal, family vacation, down payment on a house, or boat, that you want to reach in one year, and then plan to put some or all of that refund check toward your goal.
- **Pay Down Your Debt:** Use your refund to pay off some or all of your debts. Less debt can improve your credit score. An improved credit score can help you receive a favorable interest on future purchases.
- **Donate to Charity:** Donating to charity is the perfect opportunity to make a difference in the world. By making a difference to someone's life, you are leaving behind a legacy.

CONGRATULATIONS

Achieve and its board of directors would like to congratulate Samuel Sanders, Executive Director for the Mid-City Redevelopment Alliance. Mr. Sanders was elected to serve a three year term as member of its board at the December 14, 2012 annual meeting.

WE CAN GET YOU THERE

EARN **4.25%**
APY

DIVIDEND ON UP TO \$5,000 EACH MONTH



CALL ACCESS ADVANTAGE CHECKING

Federally Insured by NCUA

La Capitol
FEDERAL CREDIT UNION



225.342.5055 or 800.522.2748 / lacapfcu.org

1. APY = Annual Percentage Yield. La Cap Checking (Share draft) Accounts are variable rate accounts. La Cap may change the dividend rate for your account as determined by the credit union Board of Directors. Dividends are posted and compounded monthly. No minimum balance required to maintain the account. Applicable fees and conditions could reduce the earnings on your account. Qualification to earn dividends: - 25 or more posted non-ATM debit card transactions per month: - 4.25% APY on balances up to but not exceeding \$5,000 - 1.5% APY on balances exceeding \$5,000. If qualification stated is not met: - 1.5% APY on entire balance. Must meet criteria for opening a checking account.

For more information, visit www.lapfa.org or call 225.342.5365



FREE SEMINARS

ACHIEVE Financial Literacy Series

Achieve's financial literacy series will be held weekly on Wednesdays from 11:30 a.m. to 12:30 p.m.

Topics will include:

Borrowing Basics
Small Business Accounting
Auto Re-Financing

Visit www.lapfa.org for a complete listing of seminars or contact the Achieve office at lapfa@org for session dates and times.

LOUISIANA



Louisiana College Goal SundaySM is sponsored by the Louisiana Association of Student Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA), with funding from a Lumina Foundation for Education Grant.

This national initiative provides invaluable assistance to traditional and non-traditional students in understanding the financial aid application process and will give line by line assistance with completing the Free Application for Federal Student Aid (FAFSA). One-on-one assistance from financial aid professionals will be available at sites statewide.

Louisiana College Goal Sunday
Baton Rouge Community College
Sunday, February 24, 2013
2:00 PM until 4:00 PM Central

Improving the lives of individuals through personal financial training

Contact Information

Phyllis P. Phillips, Executive Director
700 Main Street, Suite 107
Baton Rouge, LA 70802

Phone
225.342.5365
8am-5pm, CST, M-F
Email
achieve@lapfa.org
Website
www.lapfa.org

2012 - 2013 Officials

Dr. Jim Gardner, *President*
Samuel Sanders, *Vice President*
J. Reginald Coco, Jr., *Secretary/Treasurer*
Michael Hooper, *Director*
Jeanne Johnston, *Director*

For more information, visit www.lapfa.org or call 225.342.5365