

ACHIEVEments

For Members of the Louisiana Association for Personal Financial Achievement

OCTOBER 2015

CALL FOR NOMINATIONS

Nominations for maturing terms of the Board of Directors have been submitted by Nominating Committee members: Debbie Lapeyrouse, Chief Operating Officer for Louisiana Jumpstart; Susan Leake, former President/CEO La Capitol Federal Credit Union; and Herbert L. Sumrall, retired Director, Department of Civil Service. This committee serves a valuable function in selecting members who can fulfill the fiduciary duties of an Achieve Official with knowledge and responsibility. The following members have been re-nominated for the Board:

Samuel Sanders

Executive Director, Mid-City Redevelopment Alliance, Baton Rouge, Louisiana.

Nomination papers for any additional candidates must be received at Achieve's Main Office in Baton Rouge no later than 5:00 p.m. (CST), Friday, October 30, 2015. There will be no nominations from the floor at the Annual Meeting. Contact Achieve at 225-342-5365 for details on the official procedure for submitting nominations.

**Please join us at the Annual Meeting December 18, 2015 at 11:30 a.m.
at La Capitol FCU, 700 Main Street, Baton Rouge, Room 117.**

HOW TO DEVELOP A FINANCIAL RECOVERY PLAN

A financial recovery plan will help you determine strategic ways you can save money, pay your bills, and reduce or eliminate your debt. Your financial recovery plan should include financial goals and a spending plan to meet these goals. To reach your financial goals it is extremely important to involve all family members, including older children, in determining how you might increase your income or decrease your expenses to meet your financial goals.

Set Financial Goals

1. Identify and write down your financial goals to keep yourself accountable and focused on your goals. Make sure your financial goals are SMART:
 - a. Specific
 - b. Measurable
 - c. Attainable or Achievable
 - d. Relevant
 - e. Time-bound or time-based
2. Organize your financial goals by timeframes.
3. Evaluate your progress and reevaluate your goals.

Develop a Spending Plan

A spending plan is a step-by-step plan for meeting expenses and financial goals in a given period of time. Following a spending plan:

- Helps you know what your income and expenses are every month
- Reduces the anxiety of not being able to meet your expenses
- Gives you a sense of control over your money because a spending plan is all about choices—choosing how to use your money
- Helps you build assets that will improve the quality of life for you and your family

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

FREE SEMINARS NOVEMBER 2015

First Time Homebuyer Basics

This session will give participants information on renting versus owning a home, the home buying process, and financially protecting your home.

Wednesday, November 11, 2015 @ 5:30 p.m.

Wednesday, November 28, 2015 @ 5:30 p.m.

All sessions will be conducted in Room 117 of the La Capitol FCU building located at 700 Main Street, Baton Rouge. Book your seat today at achieve@lapfa.org or contact us at 225-342-5365.

Contact Information

Phyllis P. Phillips,
Executive Director
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Baton Rouge, LA 70802

Phone

225.342.5365

8 a.m.-5 p.m., CST, M-F

Email

achieve@lapfa.org

Website

www.lapfa.org

2014 - 2015 Officials

Samuel Sanders, *President*

Jeanne Johnston, *Vice President*

Michael Hooper, *Secretary/Treasurer*

J. Reginald Coco, Jr., *Director*

Dr. Jim Gardner, *Director*

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ACHIEVE

*Improving the lives of
individuals through
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