



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

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:

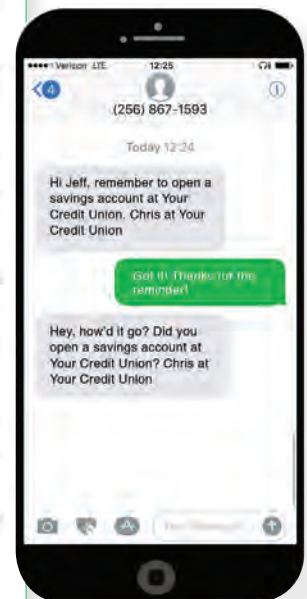
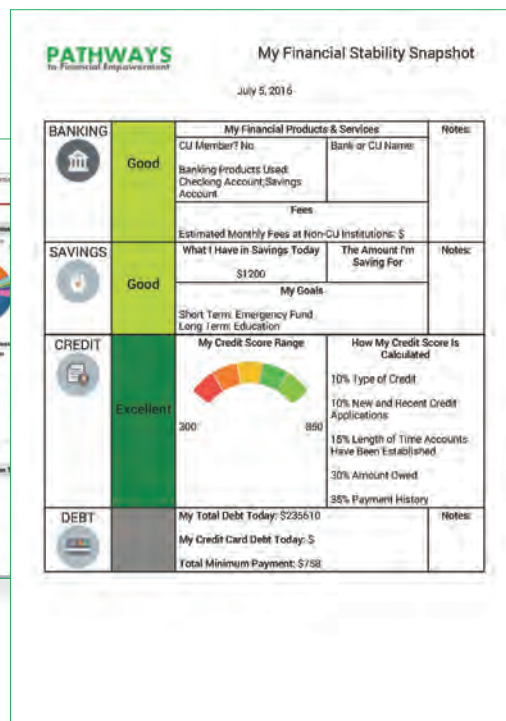
- Deliver consistent, best-practice financial counseling and coaching to underserved people
- Achieve and measure impact for members and the credit union on a central platform
- Analyze and better understand the financial wellness and engagement of credit union members

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:

- Guided counseling sessions
- Integrated soft credit pulls
- Financial assessment and action plans for clients
- Automated “nudge” text reminders for clients
- Reports on program effectiveness and impact



PATHWAYS SUCCESSES

60%

of clients accomplished one or more financial goals

40%

of clients opened new products with the credit union

29%

of clients enrolled 3 or more months increased their savings

61%

of clients engaged 3 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 are really looking forward to introducing your awesome platform!”

Tracy at Self-Help Credit Union, North Carolina



“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

JOIN PATHWAYS TO FINANCIAL EMPOWERMENT TODAY

PATHWAYS to Financial Empowerment

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 the Federation'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@cdc.u.coop or visit www.cdc.u.coop/pathways to learn more about the Pathways model and pricing. Pathways to Financial Empowerment is an initiative of the National Federation of Community Development Credit Unions and Neighborhood Trust Financial Partners.