Pathways to Financial Empowerment leverages technology to strengthen credit union financial coaching to improve the financial well-being of your members.
Pathways to Financial Empowerment is the first-of-its-kind outcome tracking platform that supports the delivery of best-practice financial coaching and education in credit unions. Credit union staff, ranging from financial coaches to loan officers, use the Pathways platform to take their financial coaching program to the next level.

**WITH PATHWAYS, CREDIT UNIONS CAN:**
- Deliver consistent, best-practice financial coaching to underserved people
- Measure the impact of financial coaching and education on 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:**
- Impact dashboards on change in credit score, savings, and debt
- Online client intake
- Text message reminders for clients
- Spanish and English language financial action plans for clients
- Track workshops and counseling activity
Pathways Successes

40% of clients accomplished one or more financial goals

23% of clients take out a new loan at their credit union

61% of "credit invisible" clients established a credit score

61% of clients engaged 6 or more months increased their credit score

Testimonials

Pathways has been a blessing to Financial Wellness...we noticed a change in our members attitudes about savings and paying off debt...Inclusiv and Neighborhood Trust have helped us meet our membership exactly where the need is.

-Aziza at MECU in Baltimore, MD

Early on [during the pandemic], we pulled data from Pathways to contact the most vulnerable members before they felt the impact. This allowed us to be more proactive and gave us tools that could be customized and made our efforts more relevant for our membership. We then reached out to those that had credit score increases while working with our financial coaches to lower rates and payments.

-Diane at Guadalupe Credit Union in Santa Fe, NM

The platform shows the increase in a client’s credit score as they follow their action plan, and continue attending their counseling sessions. This metric of an increased credit score speaks to that individual’s success with their commitment to counseling, and their endeavor to make a permanent change to their lifelong financial behaviors.

Andrea at Opportunities Credit Union in Winooski, VT

I love that I am also able to upload any pertinent documents, so everything is in one easy to find location for future reference. It has allowed us to continue providing this great service during these challenging times.

Debra at Clearwater Credit Union in Missoula, MT
Join Pathways to Financial Empowerment today

Get started with the Pathways Platform with access to:

- Annual licenses to the Pathways' innovative cloud-based impact tracking platform
- Personalized training on the Pathways platform and best-practice financial coaching and education methods
- One year of personalized technical support on the Pathways platform

Plus ongoing program benefits like:

- Connecting with Pathways credit union peers via the Pathways platform and quarterly network webinars
- Open office hours to connect and support financial coaches and program managers
- Technical assistance on financial coaching and education program design, delivered by Inclusiv's and Neighborhood Trust’s experienced teams

Pathways Participating Locations

LEARN MORE ABOUT TAKING YOUR CREDIT UNION COACHING 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.