

Financial Tips and Tricks!

NWCU and Financial Literacy

Northwest Community Credit Union has a long history in Oregon. Since 1949, we've been committed to the success of our community. However, there can be no financial success without financial literacy. And that's a fact. Ask anyone in the financial industry, and we'll all tell you the same thing: most people need more financial knowledge and resources. Here are a few things NWCU does to help:

- We offer Sprout Savings accounts for children of any age.
- We offer second-chance accounts for those of us with less-than-stellar credit. All of our loan officers can help you set up a financial plan. And you can access a wealth of financial literacy knowledge on our blog.
- We provide resources in English and Spanish. Regardless of who you bank with, you should know a few things. Saving is all about spending less than you make. But some of us don't make enough money to save. Don't be hard on yourself if it takes time to build significant savings. Often, the habit of saving is just as important as the amount. Make a plan to pay down debt. There are two broad methods for debt man-

agement. You can use the snowball method, in which you start by paying off your lowest debt first and then move on to the second, then the third, etc. Or you can use the avalanche method, starting with the largest debt and working your way down. If you don't agree with an account on your credit report, start the process of filing a credit bureau dispute by contacting all three major credit bureaus. If your dispute is successful, your credit score and report will be updated with the correct info. A common complaint that any financial institution gets is about fees. The systems banks use to waive fees will prevent managers from waiving too many fees. The best thing you can do to avoid fees is to read the terms and conditions and learn how to avoid your financial institutions' fees. The solution may be switching your account type, moving your due dates, or even just keeping track of your online banking. Remember, check your account daily or set up automatic alerts to get notified when your balance drops. There are tons of aspects to financial literacy, and these are only the beginning. Reach out to your financial institution for info about financial literacy courses. If your financial institution doesn't have a financial literacy course, feel free to jump over to our blog at NWCU.com to learn more!



Northwest Community Credit Union

GAIN GLOBAL SKILLS ONLINE

MEET LOCAL CHALLENGES

There is joy in putting food on someone's plate. Velda Hendricks knows the feeling well. But it's also a responsibility. She has lived and studied throughout the Caribbean — St. Kitts, Jamaica, St. Croix — to help island communities live healthier lives. And to broaden her impact and skills as an agriculture educator, Velda earned a degree online from Oregon State University. The diploma is new, but her mission remains: teaching people the hands-on, self-sustaining work of growing your own food.

ecampus.oregonstate.edu



J&L BarBQ And More

Our Food Cart is a Soul Food cart that has Rib Dinners, Chicken Dinners, Fish Dinners, Pull Pork, Cheeseburger Meals, Specials Wednesday and Saturday OXTAILS PLATES. Meals are \$12.00-\$18.00 per plate.

Sides: Potato Salad, Baked Beans, Mac N Cheese, Collard Greens and Cornbread.

Owners:
Joseph and Laurelle Quinn

Hours: 1-6PM Tuesday-Saturday
971-804-3511
Website: jlbqpd.com

Delivery Services:
Grubhub and Doordash

TOP-RANKED DEGREES ONLINE



Oregon State University