

MyPath Teen Account “Guides to Independence” Courses

SPEND

- How to Shop for Everyday Savings
- Buy a Car
- Shop for Big Ticket Items

SAVE

- Set and Achieve Goals
- Save and Invest Short Term
- My Credit Union...Where I Belong
- Invest in Stocks and Bonds

MANAGE

- Start a Checking Account
- Balance a Checking Account
- Using a Debit Card
- Budget Income
- Budget Expenses

BORROW

- Get a Loan
- Manage Debt
- Pay for School
- Credit Card Basics
- Choose and Use a Credit Card

2015 Course Completion Dates

For Quarter 1, 2015, complete one course of your choosing by: **April 1, 2015**

For Quarter 2, 2015, complete one course of your choosing by: **July 1, 2015**

For Quarter 3, 2015, complete one course of your choosing by: **October 1, 2015**

For Quarter 4, 2015, complete one course of your choosing by: **January 4, 2016**

How it Works

All Guides to Independence Courses can be found online at:

www.pathwayscu.com ➔ Savings ➔ Club Accounts ➔ MyPath Teen Accounts

Each quarter, complete a course by the due date specified and we'll automatically enter you into our quarterly \$50 gift card drawing. You will need to make sure you register for a Guides to Independence login so that your completed course shows up in the system. **All MyPath members who complete at least one course by December 31, 2015 will be entered into a special \$100 cash drawing on January 5, 2016.** Please note that each course may only be submitted once for completion.

Questions? Email mypath@pathwayscu.com or contact your local branch of Pathways Financial Credit Union for more information.