

A person wearing a dark hoodie and pants is captured in mid-air, jumping over a low, light-colored wall. The background shows a sandy beach and some trees in the distance. The overall scene is dimly lit, suggesting dusk or dawn.

JUMPSTART YOUR LIFE FINANCIAL GUIDE

**TEN ESSENTIAL STEPS TO GET YOUR
FINANCIAL FUTURE STARTED**



Native
American
Credit
Union
Coalition

WITH TONGASS FEDERAL CREDIT UNION



YOUR JOURNEY STARTS NOW

Taking control of your finances today can open doors tomorrow—whether it's getting a car, moving into your own place, or simply having more choices and freedom. You don't need a lot of money or experience to begin. This guide walks you through it, step by step, helping you build strong habits and create a financial plan that reflects your goals, values, and future.

YOUR 10 STEPS

STEP 01

Open Your Accounts

Setup spending and savings accounts.

STEP 02

Start Making Money

Get your first paychecks and understand how you're paid.

STEP 03

Create a Plan

Make a plan to get the most from your money.

STEP 04

Set Your Goals

Decide what you want to achieve with your money.

STEP 05

Start Saving Money

Begin putting money aside for the future.

STEP 06

Manage Cash Flow

Keep track of when money comes in and goes out.

STEP 07

Learn About Credit

Understand what credit is and how it works.

STEP 08

Use Credit Wisely

Use credit as a tool and learn to make it work for you.

STEP 09

Plan to Buy a Car

Understand car loans and prepare for the costs of owning a car.

STEP 10

Plan to Rent a Home

Get ready for the costs and steps of renting.

Quick Tip:

It's easy to think you'll have time later—but starting now gives you more freedom, more choices, and more wins down the road. Saving, building credit, and planning for big milestones will open doors you can't even imagine yet!

OPEN YOUR ACCOUNTS

One of the first big moves in managing your money is opening two essential accounts: one for spending and one for saving. Your spending account is your everyday hub for deposits and purchases, while your savings account is your backup plan — helping you prepare for the future.

Choosing a Credit Union or a Bank

When deciding where to open your account, consider whether a credit union or a bank is the better fit.

Credit unions are not-for-profit cooperatives that often require membership based on where you live, work, or the organizations you belong to. They typically offer higher savings rates, lower loan rates, fewer fees, and personalized service. Though they may have fewer branches, many offer access to 5,000+ locations through Co-op Shared Branching. Credit unions also prioritize financial education, community connection, and give you a voice as a member-owner.

Banks, by contrast, are for-profit institutions with no membership requirements, more locations, and more promotional offers, but often higher fees and less flexibility during financial challenges.



What You'll Need

- **Your personal information (name, address, date of birth, and social security number)**
- **A valid photo ID (such as a driver's license, passport, or state-issued ID card)**
- **Your initial deposit (this varies by account and financial institution)**
- **If you are under 18, you may need a parent or legal guardian to sign legal documents for you.**

Opening a Spending Account

You'll start with a Spending (or checking) account, and most banks and credit unions offer several options. When choosing, consider:

- **Minimum deposit requirements:** Your first deposit starts your account. If you're joining a credit union, you'll usually make a small share deposit—often \$5—which gives you ownership in the credit union. It's not a fee; you still own the money.
- **Fees:** Ask for a fee schedule to clearly understand any monthly fees, overdraft charges, or ATM access costs.
- **Benefits:** Many accounts offer perks; evaluate whether they fit your lifestyle and needs.
- **Technology:** Consider how important mobile apps, alerts, and online tools are for managing your money.



Spend Smart: How to Avoid the Swipe Trap

When you first get access to your own money, spending feels amazing. Eating out, shopping online, or buying things just because you can—it's easy to lose track. And with swipe, tap, and mobile payments, spending can feel too easy.

That's why your spending habits now will shape how much freedom and choice you'll have later. Don't worry—you don't have to be perfect. Just follow these tips to stay in control without feeling like you're missing out:


- 1. Know what you really want.**
Before buying, ask: Will I still care about this next week or next month? If not, skip it. Saving for what matters feels better than an impulse buy.
- 2. Set a spending limit—and stick to it.**
Decide how much “fun money” you can use each month. Once it's gone, it's gone. This lets you enjoy spending without wrecking your plan.
- 3. Pause before you buy.** See something you want? Wait 24 hours. Chances are the impulse will fade—and you'll either forget about it or be glad you waited.
- 4. Don't let others decide.** Friends, ads, and social media push you to buy what's “cool” or what you “need.” But their priorities aren't yours. Spend based on what's right for you and your goals.
- 5. Watch out for emotional spending.** Bored? Stressed? Celebrating? Spending can be emotional. Check in with yourself before buying. If feelings are driving the decision, hold off.

Opening a Savings Account

A savings account is a smart way to set money aside for future goals—and it's just as important as your spending account. You need both accounts to build strong money habits: your checking (or spending) account is for everyday purchases, while your savings account helps grow money for emergencies or big goals. Keeping them separate makes it easier to stick to your plan and avoid accidental overspending.

When choosing a savings account:

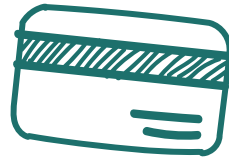
- Look for a good APY (Annual Percentage Yield)—this is the interest you earn for keeping money in the account.
- Check for fees and minimum balance requirements.
- See how often interest is paid—monthly or quarterly is common.

 *We'll cover saving more later—because it's that important. This is just your starting point.*

STEP 01



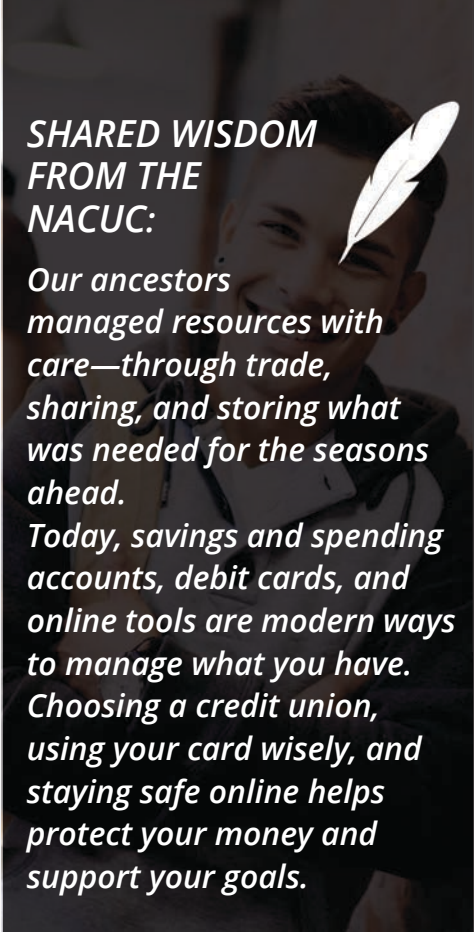
Using a Debit Card



Your debit card is your go-to spending tool—and using it wisely is one of the most important financial habits you can build. Here are tips for using it:

- **Understand your card.** Know if it's Visa® or Mastercard®, and whether it's linked to checking or savings.
- **Debit or credit?** When using your debit card, you may be asked to choose “debit” or “credit.” Both pull money directly from your checking account—you're not borrowing money. Selecting the “credit” option simply changes how the transaction is processed (usually requiring a signature instead of a PIN) and may offer some extra protections through the card network. It does not give you credit, help build credit, or delay payment—the money still comes straight from your account.
- **Set up and protect your PIN.** Choose one that's easy to remember but hard to guess. Think of your PIN like your toothbrush—don't share it, and consider changing it now and then for security.
- **Treat it like cash.** If your card is lost or stolen, report it right away. Just like losing a wallet, you want to act fast to prevent fraud.
- **Be cautious online.** Only enter your card details on secure websites (look for “https://” in the URL), and avoid saving your card information on sites or apps. If you do save it, use strong passwords and multi-factor authentication.

SHARED WISDOM FROM THE NACUC:



Our ancestors managed resources with care—through trade, sharing, and storing what was needed for the seasons ahead. Today, savings and spending accounts, debit cards, and online tools are modern ways to manage what you have. Choosing a credit union, using your card wisely, and staying safe online helps protect your money and support your goals.

Your Phone & Your Card: Stay Smart

Apps like Venmo, PayPal, and Square make sending money easy but carry risks. Use strong passwords, enable two-factor authentication, and avoid keeping large balances in the app (they may not be insured). Watch for urgent or emotional requests—common scam tactics—and transfer funds to your credit union or bank regularly.



Using Apple Wallet or other mobile wallets? They can be safer than swiping since they don't share your actual card number. Lock your phone with Face ID, fingerprint, or a passcode, use only trusted apps, enable alerts, review statements often, and report suspicious activity immediately.

- **Know the fees.** Some accounts charge for overdrafts, and if you use an out-of-network ATM, you might pay a fee from both your financial institution and the ATM owner.
- **Avoid overdrafts and monitor your balance.** Check your balance often—through your app, online, or at an ATM—so you don't accidentally overspend. Even with overdraft protection, fees can still apply.
- **Turn on alerts.** Set up notifications in your online or mobile banking for purchases, low balances, and suspicious activity. It's a great way to catch fraud fast and stay on plan.
- **Understand authorization holds.** Some merchants (like gas stations, hotels, or delivery apps) may place a temporary hold for more than the purchase amount to make sure you have enough money to cover the final cost (especially when the total isn't known upfront). This reduces your available balance until the hold clears, which can take a few days. For example, if you swipe your card for \$20 of gas at the pump, the station might place a \$75 hold until the final amount is processed. Businesses should post the hold amount so you know what to expect. *Tip: If you pay for gas inside instead of at the pump, there usually won't be a hold.*
- **Know your daily limits.** Most debit cards have daily spending or withdrawal limits. These help protect your money but can cause surprises if you're not aware of them.

Give it Some Thought



- What matters more to me: no fees, local service, or convenience?
- How often do I expect to use my debit card, and for what?
- Am I comfortable with online tools, or do I want help in person sometimes?

Next Steps

1. Compare credit union and bank options.
2. Gather your ID and personal info.
3. Open your accounts and activate your debit card.
4. Log in to your mobile or online tools to get started.



START MAKING MONEY

Getting your first paycheck is a big milestone. Whether you're working part-time, seasonally, or full-time, understanding how you're paid—and what actually shows up in your account—is key to managing your money.

Understanding Your Paycheck

Your paycheck is what you earn for your work. Most people get paid by direct deposit, which sends the money straight to your account—faster and easier than a paper check or pay card. You'll see two common terms on your pay stub:

Gross Pay	The total amount you earned before any deductions.
Net Pay	Also called 'take home pay.' This is the amount you actually receive after taxes and other deductions

Quick Tip:

When you apply for a loan, lenders ask for your gross pay—your total income before any deductions.

Why Is My Take-Home Pay Less Than What I Earned?

Your employer is required to take out money from your paycheck before you receive it. These are called withholdings or deductions, and they include:

- Federal income tax – based on how much you earn and how you fill out your W-4
- FICA taxes – Social Security and Medicare
- State income tax – Not all states have one, but most do
- Unemployment or disability insurance – depending on your job or location
- Benefit deductions – if your job includes health insurance, dental/vision coverage, or retirement plans like a 401(k)

Your pay stub shows how your paycheck was calculated. Whether you get it online or on paper, review it for accuracy. Check your tax withholdings to avoid a surprise bill at tax time.

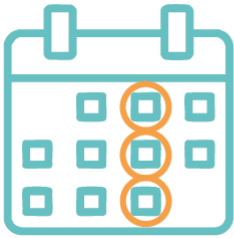
Design LLC
(00-0012345)
41, Any Street
Any Town, CA 94578

Earnings Statement
Check Number: 2810

Employee Information		Pay Date	Pay Period		Pay Schedule		
George Mathew (XXX-XX-0909) 1839, Echo Lane San Leandro, CA 94578		Jan 06, 2023	Jan 01, 2023 to Jan 07, 2023		Weekly		
Earnings	Rate	Hours	Total	YTD	Taxes / Deductions	Current	YTD
Gross Earnings	\$15.00	40	\$600.00	\$600.00	Federal	\$35.81	\$35.81
					Medicare	\$8.70	\$8.70
					FICA	\$37.20	\$37.20
					CA State	\$9.73	\$9.73
					CA SDI	\$5.40	\$5.40
Time Off	Start Balance	Spent Hours	Earned Hours	End Balance			
Earned Leave		40.00	16.00	8.00			32.00

How Often Will I Get Paid?

Your pay schedule depends on your employer. The most common options are:



Weekly
Every week (usually on the same day)



Biweekly
Every two weeks (26 paychecks per year)



Semimonthly
Twice a month (24 paychecks per year)



Monthly
Once per month (12 paychecks per year)

Knowing your pay schedule helps you plan your plan, understand how long your paycheck needs to last, and avoid overspending early in the month. *(We'll cover more about managing cash flow in a later step.)*

Setting Up Direct Deposit

To set up direct deposit, you'll need to give your employer your account and routing numbers—usually by form or through their payroll system. Once it's set up, your paycheck will go directly into your account on payday.

Give it Some Thought

- Have I set up direct deposit with my job?
- Do I understand my pay stub and the deductions?
- What's my pay schedule, and how can I plan for it?

Next Steps

1. Ask your employer or HR team how and when you'll be paid.
2. Set up direct deposit with your account and routing numbers.
3. Learn how to access your pay stub and review your first paycheck for accuracy.
4. Plan your plan around your pay schedule.

SHARED WISDOM FROM THE NACUC:

Generations before us earned through hunting, harvesting, crafting, and trading—with awareness of what was given and received.

Today, earning a paycheck may look different, but the values remain: understand what you're paid, where it's going, and how to put it to good use.

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CREATE A PLAN

Planing isn't about cutting out everything you enjoy—it's about planning how to use your money to support your goals and lifestyle. A little effort up front and regular check-ins can help you stay on track, reduce stress, and build a strong financial foundation.

Create Your Plan in 5 Simple Steps

Use the worksheet to the left to build your plan, step by step.

1. **Set Guidelines:** Decide how much of your income goes to key expenses like rent, food, savings, or fun. If you spend more in one area, cut back elsewhere.
2. **Add Up Your Income:** Tally your monthly earnings, including take-home pay, tips, side jobs, or support payments. *If your income is seasonal, skip to "Planing with Seasonal Income."*
3. **Estimate Expenses:** List fixed expenses (like rent) and flexible ones (like groceries). Use past spending to help.
4. **Find the Difference:** Subtract expenses from income. A positive number means you're on track. If negative, adjust your spending.
5. **Track, Trim, and Target:** Monitor your actual spending. Small purchases add up. Adjust to focus on your goals, like saving or paying off debt.



Remember!

Planing isn't about cutting back—it's about making a plan so you can get the most out of the money you have.

Elements of a Plan

A well-rounded plan usually includes the following categories:

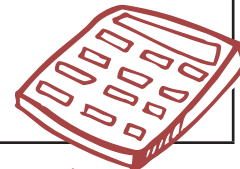
1. Income – all sources of money coming in
2. Housing – rent, utilities, renters' insurance
3. Transportation – car payments, gas, public transit
4. Food – groceries and dining out
5. Health and insurance – medical, dental, prescriptions, premiums
6. Savings – emergency fund, future goals
7. Debt payments – student loans, credit cards
8. Personal and lifestyle – clothing, entertainment, subscriptions
9. Miscellaneous – anything else

Start simple. You don't need to include 50 categories—just enough to reflect your actual life and keep it manageable.



Sample Plan Worksheet

MONTHLY NET INCOME <i>(Write in your monthly income after taxes and deductions.)</i>		Example (based on \$40,000/year or \$3,333/month)
Income Source 1:	\$	\$2,500
Income Source 2:	\$	\$833
Other:	\$	\$0
Total Income:	\$	\$3,333
EXPENSES		
Flexible Expenses: <i>These change month to month. Estimate what you usually spend.</i>		
Food/Groceries:	\$	\$400
Entertainment:	\$	\$150
Medical/Health:	\$	\$250
Utilities:	\$	\$150
Other:	\$	\$180
Total Flexible Expenses:	\$	\$1,130
Fixed Expenses: <i>These stay the same each month—like rent or car insurance.</i>		
Housing:	\$	\$1,300
Transportation:	\$	\$500
Insurance:	\$	\$203
Other:	\$	\$0
Total Fixed Expenses:	\$	\$2,003
Total Monthly Expenses: (add your flexible and your fixed expenses)	\$	\$3,133
Total for Saving <i>(Subtract total expenses from total income)</i>	\$	\$200



What do most people spend?

- 33% - Housing
- 16% - Transportation
- 13% - Food
- 11% - Insurance and pensions
- 8% - Health care
- 7% - Entertainment
- 6% - Personal care, education, cash contributions
- 6% - Other

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STEP 03

Planing with Seasonal Income

If you earn most of your income during a few months of the year—like summer—it's especially important to plan ahead. You'll need to stretch that income across the full year and avoid spending too much too soon.

What to Do	Your Numbers	Example
Estimate your total seasonal take-home income (after taxes/deductions).	\$ _____	$\$5,000/\text{month} \times 9 \text{ months} = \$45,000$
List your average monthly expenses. Include all regular bills: rent, food, phone, insurance, gas, etc.	\$ _____	$\$3,000/\text{month}$
Multiply your monthly expenses by 12 to get your annual needs.	\$ _____	$\$3,000 \times 12 = \$36,000$
Calculate how much income you'll need to save for your off-season. Multiply monthly expenses by months you don't work.	\$ _____	$\$3,000 \times 3 = \$9,000$
Figure out how much you need to set aside each working month. Divide your off-season need by the number of months you earn.	\$ _____	$\$9,000 \div 9 = \$1,000/\text{month}$
Subtract your savings amount from what you make to see what's left for extras.	\$ _____	$\$5,000 - \$3,000 - \$1,000 = \$1,000/\text{month left over}$
Decide how to use what's left—extra savings, fun, or emergency fund.	\$ _____	Save \$750, spend \$250



Tips:

Use a dedicated savings account to hold your seasonal reserve and transfer a set amount each month to your spending account.

Adjust for one-time or irregular expenses (like car registration) by dividing the annual cost into monthly amounts and including it in your expense total.

If your income or expenses change season to season, update your plan to reflect that.



Why Plans Fail

Most plans don't fail because people can't stick to them. They fail because they're too strict, too complicated, or ignored once they're written. Life changes—your plan should too. Here's how to make yours work:

- **Keep it flexible.** Your spending will shift month to month. That's normal.
- **Check in regularly.** Review your plan once a month (or more if you're new to it).
- **Be realistic.** Don't cut spending so tight that you can't enjoy life—you'll end up ditching the plan entirely.
- **Focus on progress, not perfection.** It's okay if you don't get it right every time. What matters is paying attention and making small adjustments.



Quick Tip:

The first step to getting in control of your money? Understand where it's going.

Track your spending—even the small stuff adds up. Once you know where your money's going, you can start making it work for you.

Give it Some Thought

- Where am I spending more than I realize?
- What are the top 3 expenses I need to cover every month?
- If I only work part of the year, how can I make that income last?

Next Steps

1. Use the worksheets to define your plan.
2. Check your spending against your plan regularly.
3. Cut back on flexible expenses, if needed.
4. Review and update your plan monthly as life changes.



1099 Worker?

Remember, taxes aren't automatically withheld from your pay. You'll need to set aside money for income taxes—about 25-30% is a good estimate. Consider opening a separate savings account just for tax savings and making quarterly estimated tax payments if required.

SHARED WISDOM FROM THE NACUC:

Traditional life involved daily choices about how to use what was gathered or given. Some was used right away, and some was saved—like eating part of the catch and preserving the rest.

Your money plan should do the same: know what to spend now and what to set aside for the future.

SET YOUR GOALS

Saving with a goal helps you take control of your future. Whether it's a trip, school costs, or unexpected expenses, having a plan makes it easier to stay on track.

Even if saving feels hard right now, small steps matter. You don't need perfect finances—just a purpose and a plan!

What are you saving for?

Think about things that matter to you or that you'll likely need to cover in the future. Some common savings goals include:

- Emergencies or medical expenses
- Travel
- Transportation
- Education
- Electronics or entertainment
- A new place to live
- Paying off debt



Start by identifying what's most important or most likely to come up in your life. Then sort your goals by how soon you want to reach them.

Think Short, Medium, and Long

Not all goals are the same—some are just a few months away, while others take more time. Breaking your savings into short-, medium-, and long-term goals helps you stay focused and make steady progress.

SHORT-TERM GOAL

Something you want to achieve in the next few months

Example: Pay for textbooks or a trip this summer.



MEDIUM-TERM GOAL

Something you want to accomplish in a year.

Example: Build a \$500 emergency fund.



LONG-TERM GOAL

Something you want to achieve further down the road

Example: Save for a car, college costs, or a future apartment.



Make it a Real Goal

A dream becomes a goal when you make a plan.

Use these prompts to turn your ideas into action:

- What exactly do I want to accomplish?
- How much money will I need?
- What's my timeline?
- What tools or resources can I use?
- What might get in my way—and how can I plan around it?

Writing it down and checking your progress regularly makes your goal feel more real—and more reachable.



Next Steps

1. List out a few savings goals.
2. Determine if each one is a short-, medium-, or long-term goal.
3. Use the prompts above to start making a plan!
4. Revisit your goals each month and update your progress.

Quick Tip:

Some savings accounts earn interest—sometimes at really great rates—so it's worth paying attention to what's offered. As your savings grow, you'll also benefit from compounding interest, which means you earn interest not just on what you deposit, but also on the interest you've already earned. That's how your savings can grow even faster over time!

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START SAVING MONEY

Once you've set your goals, the next step is to build a plan. Saving isn't about having extra money—it's about making it a habit, even in small amounts. Just a few dollars a month can create momentum and reduce stress. Saving gives you freedom—for both your goals and life's surprises. This step helps you use your budget to find what you can set aside consistently.

Use Your Plan to Find Savings

By now, you should have already completed your budget in Step 3 and know how much money you typically have left after expenses. That leftover amount is what you can put toward savings. If you're not seeing any extra, don't worry—there are ways to adjust. You can increase your income, stretch your timeline, reduce expenses, or start with a smaller goal to begin saving successfully.



Make Adjustments to Reach Your Goal

If your savings target feels out of reach, you can:

- **Increase your income** – Add side jobs, apply refunds or gifts toward savings.
- **Stretch your timeline** – Spread your savings goal across more months.
- **Cut back on expenses** – Look for flexible areas to reduce spending.
- **Lower your goal** – Start with a smaller version of your goal or break it into stages.

Adjusting your plan doesn't mean giving up—it means making it sustainable.

Make Saving Easier with Automation

One of the best ways to succeed with saving is to make it automatic. These tools help you save consistently without even thinking about it:

- Set up automatic transfers from your checking to your savings account each time you get paid.
- Use debit card round-up tools to save the change on everyday purchases.
- Schedule recurring deposits into your savings just like a regular bill.

Even small automatic transfers add up over time—and help you build a strong habit that lasts.

Save for the Unexpected

An emergency fund is money set aside for unexpected expenses like car repairs or medical bills. Even \$500 can bring peace of mind and help you avoid debt. Aim to build up to 1–3 months of expenses, and keep it in a separate savings account.

Give it Some Thought

- If I fell short of my savings goal one month, what would I do?
- Which adjustment—earning more, saving more time, cutting back—feels most realistic for me?
- What's one small win I can celebrate this month to stay motivated?



Next Steps

1. Track your income and expenses for the past three months.
2. Look at the difference—what can you reasonably save?
3. Adjust your plan if needed to make it work.
4. Use this form to the right as a guide to make yourself a note with your savings goal. Post it somewhere visible—on your mirror, fridge, or inside your planner—as a personal reminder of what you're working toward.

SHARED WISDOM FROM THE NACUC:

In traditional life, saving wasn't just practical—it was essential. Fish were smoked, berries were jarred, and tools were repaired before they were needed. Today, setting aside money serves the same purpose.

Start small, automate when you can, and adjust when life changes. Every dollar saved adds strength to your future and your family's.



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MY SAVINGS GOAL

AS OF DATE _____

My savings goal is _____ .
SAVINGS GOAL

To reach this goal, I will need to save \$ _____
by _____, which means I will need to save
\$ _____ per month for _____ months.

I am saving this money in my account at

NAME OF BANK OR CREDIT UNION

I plan to use _____ to my savings
DIRECT DEPOSIT OR AUTO TRANSFERS
account to make saving hassle-free.

Signature

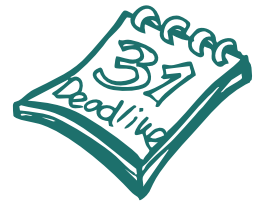
MANAGE CASH FLOW

Have you ever felt like you ran out of money even though you knew your paycheck was coming soon? That’s a cash flow problem, and you’re not alone. Understanding your cash flow—the timing of when money comes in and when it goes out—can help you avoid stress, missed payments, or overdraft fees.

Why Cash Flow Matters?

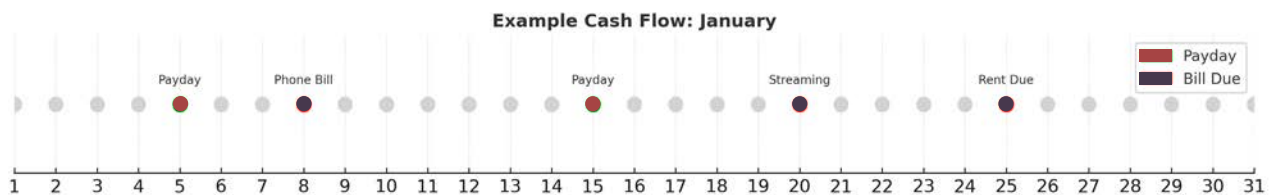
It’s not just about how much money you make—it’s about when it arrives and what’s already spoken for. Understanding your cash flow helps you:

- **Pay bills on time** – so you don’t fall behind or risk losing services.
- **Avoid overdrafts and late fees** – and keep more of your money in your account.
- **Plan ahead for big expenses** – like car insurance, tuition, or yearly renewals.
- **Keep room for saving (and fun)** – because smart timing helps you stress less and enjoy more



What it Looks Like in Real Life

The chart below shows how expenses can outpace income—even when your monthly totals look fine.



Try This: Cash Flow Snapshot

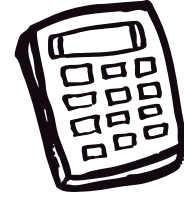
Track your paydays and bills for a month to spot problem points. Use a table like this:

Date	Income or Bill	Type	Amount	Paid?
Jan 5	Paycheck	Income	\$600	<input checked="" type="checkbox"/> Paid
Jan 8	Phone bill	Bill	\$55	<input type="checkbox"/> Planned
Jan 15	Paycheck	Income	\$600	<input type="checkbox"/> Planned
Jan 20	Streaming subscription	Bill	\$12	<input type="checkbox"/> Planned
Jan 25	Rent	Bill	\$700	<input type="checkbox"/> Planned



Tools & Strategies to Help

- **Move a bill date:** Ask a company to shift a due date to better match your pay schedule.
- **Split a big bill:** Divide large payments (like rent or tuition) into smaller chunks if possible.
- **Automate savings:** Set up transfers to savings each payday to prepare for upcoming costs.
- **Stagger subscriptions:** Adjust billing dates to avoid everything hitting at once.
- **Set reminders:** Get alerts a few days before bills are due.
- **Save ahead monthly:** Break big expenses (like car insurance) into smaller monthly goals.
- **Use a digital calendar or app:** Track bills and paydays in one place.
- **Post a checklist:** Print a monthly bill list and keep it somewhere visible.
- **Try a planing app:** Look for free apps with cash flow tracking or alerts.



Plan Ahead for Irregular Expenses

Not all bills are monthly. Some come every few months—or once a year. These “irregular” expenses can sneak up and wreck your cash flow if you don’t plan ahead.

Expense	Total	Save Per Month
Car insurance (6 mo)	\$600	\$100/month
Holiday gifts	\$300	\$25/month
Summer travel	\$900	\$75/month

Planning ahead helps make these big moments feel manageable instead of stressful.

Give it Some Thought

- Do any of my bills fall before my payday?
- Could I move a due date to avoid running short?
- Am I saving ahead for any large or irregular expenses?
- Could I automate something to make this easier?

Next Steps

1. Track your income and bills for a full month.
2. Use the Cash Flow Snapshot to spot timing gaps.
3. Contact one company to adjust a bill due date.
4. Try one new strategy this month.

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LEARN ABOUT CREDIT

Credit is your ability to borrow money—and pay it back on time. It affects more than just loans. Your credit history can impact your ability to rent an apartment, get a cell phone plan, qualify for lower insurance rates, or even land certain jobs. Learning how credit works—and how to use it wisely—can open important doors in your future.

What is a Credit Score?

You've probably heard people talk about credit scores—but what are they, and why do they matter?

A credit score is a number between 300 and 850 that shows how likely you are to repay borrowed money. Lenders, landlords, and even employers may check your score to help them make decisions.

Higher scores mean better approval odds—and lower interest rates when you borrow.

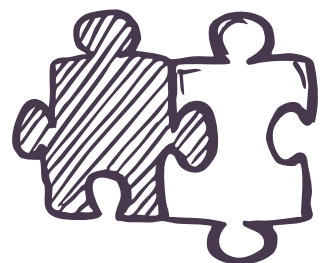


Where Do Credit Scores Come From?

Your credit scores are based on your credit reports, which are maintained by three major credit bureaus: Equifax, Experian, and TransUnion. These bureaus collect information including:

- Types and number of credit accounts
- Length of your credit history
- Payment history
- Credit utilization (how much of your available credit you're using)
- Recent credit inquiries

You may see different scores depending on which bureau a lender checks or which scoring model they use. Instead of focusing on a specific number, build healthy credit habits that improve your score across the board.

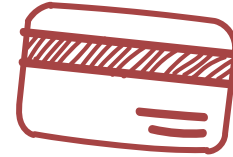


How Credit Starts

Your credit file begins when your first account—like a credit card, loan, or other credit line—is reported to a credit bureau, usually around age 18. It typically takes about six months of on-time payments for enough information to generate a credit score. If you have fewer than five accounts, you might have a “thin file,” meaning lenders don’t have a lot of history to review yet. That’s normal at first! Building credit takes time, but every positive payment and responsible account helps fill in your file.

How to Start Building Credit

If you’re starting from scratch, there are safe and simple ways to begin. You don’t need to take on debt—you just need to show that you can borrow and repay responsibly.



Here’s how:

- Open one credit account and use it carefully. This could be a secured credit card, a student credit card, or becoming an authorized user on a trusted adult’s account.
- Use it for small purchases you can easily afford—like gas or groceries—and pay the balance in full each month.
- Set up autopay or reminders so you never miss a due date. On-time payments are the biggest factor in building a good score.
- Keep your balance low. Aim to use less than 30% of your available credit (less is even better).
- Leave your account open. A longer account history can boost your score over time—even if you don’t use the card often.
- Only apply for credit when needed. Too many applications in a short time can temporarily lower your score.

Tip: You never need to carry a balance to build credit. Paying in full every month is the smartest and cheapest way to grow your score.



Why Start Early?

The sooner you begin building credit, the sooner you’ll have access to better opportunities—like qualifying for loans, renting an apartment, or even landing a job. Lenders and scoring models need time and information to assess your creditworthiness, so starting early gives you a head start.

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STEP 07

Checking Your Credit Report

Even though your credit score is important, it's only part of the picture. That number is based on information in your credit reports—and those reports are what lenders actually review. Checking your credit reports regularly helps you:

- See what's behind your score.
- Spot and fix mistakes before they cause problems.
- Watch for signs of fraud or identity theft.
- Track your progress as you build credit over time.

Your credit reports are a free tool to protect yourself and stay in control of your financial story. We'll show you how to check them and what to watch for.



How to Get Your Free Reports

You're entitled to one free credit report per year from each of the three major credit bureaus: Equifax, Experian, and TransUnion. Here's how to get yours:

- Visit [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Or call 877-322-8228 to request your reports by phone
- **Bonus: Equifax is currently offering up to six free reports per year through December 31, 2026.**

You can request all three reports at once—or space them out throughout the year to check more often.

What to Look For

- Incorrect personal details (like your name or address)
- Accounts you don't recognize
- Payments marked late that you know were on time
- Duplicate entries or outdated information
- Signs of fraud or identity theft



How to Fix a Mistake

If you find an error, act quickly. Here's how:

- Contact the credit bureau that issued the report with the error (Equifax, Experian, or TransUnion).
- Also notify the lender or company that reported the incorrect information.
- Explain what's wrong and include supporting documents (like payment confirmations or ID).
- Submit your dispute online through the credit bureau's website for the fastest resolution. *Once you file a dispute, the bureau typically has 30 days to investigate and respond.*



What Can Impact Your Score ✨

Your credit score isn't a set number—it's more like a snapshot that changes based on how you use credit over time. Even small changes in your borrowing or payments can cause your score to rise or dip. That's normal, and it happens to everyone.

Here's what can cause your score to move:

- **Payment history:** On-time payments help your score. Missing or being late on payments can lower it.
- **Credit utilization:** Using a lot of your available credit (even if you pay it off later) can temporarily drop your score. Keeping balances low helps.
- **New credit applications:** Each time you apply for new credit, a "hard inquiry" is added, which can cause a small, short-term decrease.
- **Length of credit history:** Older accounts strengthen your score. Closing old accounts can sometimes cause a small drop.
- **Account changes:** Paying off a loan, opening or closing credit cards, or changes in credit limits can all affect your score—even if the changes are positive in the long run.

Remember: Your score will naturally go up and down. Don't stress over small changes. Focus on building good habits that improve your score over time.

Next Steps

1. Get your free credit report and look for errors.
2. Dispute anything that doesn't look right.
3. Don't worry if you don't have a report yet, we'll work on building credit in the next step!



SHARED WISDOM FROM THE NACUC:

In many communities, your word and how you follow through has always mattered.

Credit works the same way—it's a record of how you manage money, keep commitments, and handle responsibilities over time.

Your credit report shows lenders if they can trust you to repay what you borrow. A strong credit history can help you access loans, housing, and other opportunities. It takes time to build, but every on-time payment and responsible decision helps shape your financial future. Credit is more than numbers—it's part of your reputation.

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USE CREDIT WISELY

You've probably heard that using credit can help build your financial future—but what does that really mean? Using credit means borrowing money and paying it back as agreed. Credit cards, personal loans, and “Buy Now, Pay Later” plans are all forms of credit. When used wisely, credit can strengthen your financial reputation, help you qualify for better loans, and even save you money through lower interest rates. But credit isn't free money—if misused, it can lead to debt, fees, and financial stress.

Credit Terms to Know

APR (Annual Percentage Rate): The total cost of borrowing money, expressed as a yearly percentage. APR includes not just the interest rate, but also most fees and other charges—giving you a clearer picture of what a loan or credit card will really cost over time.

Why APR Matters:

Balance	APR	Monthly Payment	Years to Pay Off	Total Interest Paid	Total Paid
\$5,000	18%	2% minimum	39.2 years	\$13,397	\$18,397
\$5,000	10.9%	2% minimum	19.9 years	\$3,791	\$8,791

Grace Period: A set amount of time after a payment is due when you won't be charged a late fee—and sometimes no interest. Not all loans offer one, so always check the terms.

Credit Utilization: The percent of your available credit you're using. Keeping it below 30% helps your credit score—high usage can hurt it, even with on-time payments.

Minimum Payments: the smallest amount you're required to pay on a credit card or loan by the due date to stay in good standing. Making the minimum keeps you from being late or charged a penalty, but you'll still owe interest on the remaining balance. Over time, paying only the minimum can make it much more expensive to pay off your debt.

The chart below shows how making more than the minimum payment can make a big difference—helping you pay off your balance faster and saving you money in interest over time.

Balance	APR	Monthly Payment	Years to Pay Off	Total Interest Paid	Total Paid
\$5,000	10.9%	2% minimum	19.9 years	\$3,791	\$8,791
\$5,000	10.9%	3%	12.4 years	\$2,052	\$7,052

Getting Started with Credit

Building credit can feel intimidating, but it starts with a simple idea: borrow money and pay it back on time. That can include a credit card, student loan, or other small loan in your name. Start small, pay on time, and avoid borrowing more than you can afford.

A secured credit card is a great option if you're new to credit. It requires a refundable deposit—usually \$200 to \$500—that becomes your credit limit. These cards are easier to qualify for and help you build credit responsibly.

When choosing credit, look for a lender that: reports to all three credit bureaus; has no extra fees; offers a low rate and minimal annual fee.

Use it for small purchases—like gas or a subscription—and pay it off in full each month to avoid interest and build a strong payment history.

SHARED WISDOM FROM THE NACUC:



In the circle of life, traditional practices teach that how we act today affects what's available tomorrow. Deer aren't hunted in spring when they're fawning, and salmon aren't taken after spawning—because respecting the cycle ensures survival. Using credit is similar. Borrowing adds cost through interest, so it's wise to save it for real needs. If you can pay with cash, do. Credit can be a helpful tool—but only when used with care. Responsible use protects your future resources, just like past generations protected theirs.

Credit Card Comparison

Before you apply for a credit card, compare at least 2–3 options side-by-side. Look beyond flashy perks and check for the terms that really matter.

Feature	Card 1	Card 2	Card 3
Unsecured/Secured			
Reports to Credit Bureaus?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Annual Fee	\$	\$	\$
APR			
Introductory APR?			
Grace Period			
Late Payment Fee			
Cash Advance APR / Fees			
Rewards Program?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional Notes			

Tip: Look for cards that report to all three credit bureaus, have low (or no) annual fees, and offer a grace period of at least 25 days. Avoid cards with high APRs unless you're confident you'll pay the full balance each month.

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Build Good Habits Early

- Always pay on time—even one day late can result in fees and hurt your credit.
- Pay more than the minimum—ideally, pay your full balance each month.
- Avoid maxing out your card; keep your balance below 30% of your credit limit.
- Review your statements each month to spot mistakes or unauthorized charges.
- What If You're Late? Life happens. If you miss a payment: pay it as soon as possible; contact your card issuer and ask if the late fee can be waived; and ask if the late payment will be reported to the credit bureaus.



Rewards, Miles & Annual Fees

Cashback and airline miles sound great—but don't let them lead you into overspending. These cards often come with:

- Higher APRs
- Annual fees
- Temptation to spend more to “earn rewards”

Unless you're paying off your balance in full every month, those rewards may cost more than they're worth.

Quick Tip:

You only need two to three credit cards to build or maintain a good score.

Even if you get tempting offers, opening too many can easily spiral out of control.

Buy Now, Pay Later?

You may have seen “Pay in 4” or other Buy Now, Pay Later (BNPL) offers online. These services let you split purchases into smaller payments—usually with no interest if paid on time. Before using BNPL, keep in mind:

- BNPL plans don't help your credit score. Timely payments aren't reported, but missed ones can go to collections.
- It's easy to over commit. Multiple plans add up fast and strain your plan.
- Late fees can be high. Small missed payments may trigger large fees.
- Refunds and disputes can be tricky. Returns may be harder than with credit cards.
- Future borrowing could be affected. Some lenders may view BNPL plans as debt.

Only use BNPL if you're sure you can pay it off—and understand the terms and fees.



Know Common Credit Traps

Credit card companies play by the rules—but they’re experts at making money. Watch for:

- 1. Raised Rate:** One late payment could raise your interest rate and cancel your low intro APR.
- 2. Cash Advances:** Getting cash from your card usually has higher interest and no grace period.
- 3. Rate Bait:** You apply thinking you’ll get a 5.9% APR—but end up with 24.99%. Always read the fine print.

Give It Some Thought

- What could I use credit for this year—and how would I pay it off?
- Do I feel confident managing a card, or should I start smaller?
- How will I avoid spending just to earn rewards?

Next Steps

1. Learn how to compare credit card offers—look at fees, APR, and grace periods. Use the worksheet below to compare credit cards before you apply.
2. If you’re new to credit, consider starting with a secured card.
3. Make only small charges you can pay off quickly.
4. Set up autopay or payment reminders.
5. Use the Credit Checkup Checklist, below, regularly to stay on track!

Credit Checkup Checklist

<input checked="" type="checkbox"/>	Task	Notes
<input type="checkbox"/>	I understand how credit cards, APR, and grace periods work	
<input type="checkbox"/>	I avoid carrying a balance and always pay on time	
<input type="checkbox"/>	I started with a secured card or low-limit starter card	
<input type="checkbox"/>	I compare offers, fees, and rewards carefully	
<input type="checkbox"/>	I don’t spend just to earn points or miles	
<input type="checkbox"/>	I avoid cash advances and high-interest purchases	
<input type="checkbox"/>	I use BNPL plans sparingly and track my payments	
<input type="checkbox"/>	I know what to do if I pay late by mistake	
<input type="checkbox"/>	I use credit as a tool—not a crutch	

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PLAN TO BUY A CAR

Buying a car or truck can be one of your first big financial decisions—and one of the most exciting. But it also comes with responsibility. A vehicle loan is more than just a monthly payment. You'll want to understand the full cost, how loans work, and what to look for before signing anything.

First, Understand Loans

Most people don't buy a car outright. Instead, they take out a loan and repay it over time with interest. The lender gives you the money upfront, and you agree to monthly payments until the loan is paid off.

The car becomes collateral—something of value the lender can take back if you stop making payments. In this case, it's the vehicle itself.

Your credit score affects the interest rate on your loan. A higher score usually means a lower rate, which can save you a lot over time.



Plan for a Down Payment

A down payment is the money you pay upfront when buying a car. It reduces how much you need to borrow, which lowers your monthly payments and the total interest you'll pay. Lenders may offer better terms if you have a down payment, since it lowers their risk. Aim to save 10%–20% of the car's price—but even a small amount helps.

Know What You Can Afford Before You Buy

Before applying for a car loan, take time to understand what you can truly afford—not just what a lender says you qualify for.

Start with an online loan calculator to estimate:

- Your monthly payment
- Total loan amount
- Suggested down payment

Tip: Practice first. Set that estimated monthly payment aside into savings. You'll build your down payment and get used to the cost—before you owe anything.

SHARED WISDOM FROM THE NACUC:

How we prepare reflects how we care—for ourselves, our families, and what we build for the future. Before taking out a car loan, ask the important questions: What's the monthly cost? What's the total cost over time, and does it fit your plan?

What to Include in Your Car Plan

A car costs more than just the loan. Make sure you account for the total cost of ownership. Beyond your monthly payment, car ownership includes ongoing and sometimes unexpected expenses. Planning for these costs now can help you avoid surprises later. Be sure to plan for:

- **Monthly loan payment** – Use a calculator to estimate what’s affordable.
- **Insurance** – Average cost of car insurance can range from \$876 to \$2,447 per year, depending on your vehicle, driving history, age, location, and coverage level.
- **Fuel** – Costs depend on fuel prices and how much you drive.
- **Maintenance & repairs** – AAA estimates about \$0.09 per mile, but older vehicles or Southeast driving conditions (roads, weather) can increase costs.
- **Registration & fees** – Annual or biennial state fees.
- **Emergency savings** – For repairs, breakdowns, or flat tires.

Category	Your Estimate	Sample Amount
Monthly Loan Payment	\$	\$350
Insurance	\$	\$110
Fuel (estimated)	\$	\$150
Maintenance & Repairs	\$	\$45
Registration & Fees	\$	\$15
Emergency Savings	\$	\$50
Total Monthly Cost	\$	\$720

Why Get Pre-Approved?

Getting pre-approved before you shop helps you understand what you can realistically afford, lock in your interest rate, and feel more confident when negotiating. It also speeds up the buying process when you’re ready to purchase.

You can get pre-approved online, over the phone, or by visiting a lender in person. It’s usually quick, free, and gives you a clear starting point without any obligation to move forward.

What You’ll Need to Get Pre-Approved

- **A recent pay stub**
- **Your gross monthly income (before taxes)**
- **How long you’ve been at your current job**
- **How much you can put down**
- **A general idea of how much you want to borrow**

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STEP 09

Buying the Car and Closing the Loan

Once you've chosen your car and agreed on a price, it's time to finalize the purchase and loan. This process can move quickly, so it's important to know what to expect and what you're agreeing to.

- 1. Check the car's value:** Before finalizing the deal, compare the agreed price to values listed by NADA Guides or Kelley Blue Book to be sure you're paying a fair amount.
- 2. Negotiate, if possible:** Don't be afraid to negotiate the purchase price or the value of your trade-in vehicle. Even a small reduction can save you money over the life of the loan.
- 3. Get insurance lined up:** You'll need to provide proof of full coverage insurance before the loan can be completed. Full coverage typically includes both collision and comprehensive insurance. Tip: Shop around for insurance quotes before committing to a purchase.
- 4. Review and sign the loan paperwork:** Read the loan agreement carefully. Make sure you understand:
 - Your monthly payment and due date
 - The total amount you'll repay over the life of the loan
 - Insurance requirements
 - Fees or penalties for late payments
 - What happens if you miss payments or default on the loan
- 5. Complete the title and registration process:** If buying from a dealer, they usually handle this for you. If buying from a private seller, you'll need to transfer the title and register the vehicle yourself.



What is GAP Coverage?



If your car is totaled or stolen and its value is less than what you owe on your loan, GAP (Guaranteed Asset Protection) coverage can cover the difference. Without GAP, you could be responsible for paying off a loan on a car you no longer have. Many lenders—including credit unions—offer GAP coverage or can help you add it to your loan.



If Something Changes and You Can't Make Your Payments

If you ever find yourself struggling to make your car payments—or even think you might soon—it's important to communicate with your lender right away. The sooner you ask for help, the more options you may have,

Here's what to do:

- **Don't wait.** As soon as you think you might have trouble making a payment, contact your lender. Early communication can prevent small issues from becoming big problems. This applies to any credit or loan—not just car loans.
- **Explore solutions.** Lenders may offer options like payment deferrals, refinancing, or adjusting your loan terms to help you get back on track.
- **Understand the risks.** Missing payments can damage your credit score and lead to late fees, default, or even repossession.
- **Repossession is the last resort.** If payments stop completely, the lender may repossess the vehicle and sell it to cover the loan balance—but you could still owe money if the sale doesn't cover the full amount.
- **Consider alternatives.** Depending on your situation, selling the vehicle, trading it in, or refinancing might help ease your financial burden.



Bottom line: Don't be afraid to reach out for help. Your lender's goal is to work with you—not against you—when challenges come up.

Give it Some Thought

- What kind of car fits my real-life needs—not just my dream list?
- Could I save more now to borrow less later?
- Am I prepared for all the costs—not just the payment?

Next Steps

1. Estimate your plan.
2. Practice saving your expected monthly payment.
3. Save for a down payment to lower your loan amount and reduce interest costs.
4. Get insurance quotes & get pre-approved for your loan.
5. Buy your vehicle and close the loan.
6. Drive happy!

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PLAN TO RENT A HOME

Moving into your first rental home is a big milestone. It's your space, your responsibility, and a step toward independence. There's a lot to consider—especially for your plan—but it doesn't have to be overwhelming. This section focuses on the financial side of renting, so you'll feel prepared to take on your next chapter with confidence.

What's a Lease?

A lease is a legal agreement that explains the terms of renting—your rent amount, how long you'll stay, and what you and your landlord are responsible for. It also covers rules about guests, pets, parking, and noise. If your landlord promises to fix something, get it in writing—verbal promises don't count.

Your lease should explain what happens at the end of the term. Some renew month-to-month, others require signing a new agreement. If it allows for rent increases, be sure to plan for possible raises so they don't catch you off guard.

Tip: Always read the lease carefully. If unsure, ask someone you trust to review it.



Plan Before You Sign

Renting usually costs more than just the first month's rent. Before moving in, expect to pay:

- First month's rent
- Last month's rent (if required)
- Security deposit (often equal to one month's rent)
- Possible pet or cleaning deposits

So, a \$1,000/month rental could cost \$2,000–\$3,000 upfront. Make sure you have the full amount saved.

Tip: Use the plan you created earlier to see what you can afford. Try to keep rent and utilities under 30% of your gross income. If that's not possible, stay close and adjust other expenses.

Your Credit Matters

Landlords often check your credit score or background before approving your application. If you have limited credit history, they might:

- Ask for pay stubs or bank statements
- Require a higher deposit
- Ask for both first and last month's rent up front

Tip: If you're denied housing or charged more because of your credit, the landlord must give you an adverse action notice. Use it to get a free copy of your report and check for errors.



Consider all the Costs

Besides rent, you'll have both upfront and monthly costs.



Upfront costs may include:

- Basic furniture (bed, table, chairs, sofa)
- Household items (dishes, cookware, towels, cleaning supplies)
- Internet/Wi-Fi setup fees or utility deposits

Monthly costs may include:

- Utilities (electricity, heat, trash, internet)
- Renter's insurance (usually very affordable)
- Streaming/lifestyle subscriptions
- Transportation (gas, public transit, or parking)
- Maintenance that you're responsible for (snow, lawn, etc.)

Tip: Late rent payments can lead to fees or even eviction. Plan carefully and always pay on time.

Sharing the Costs

If you'll have roommates, create a simple written agreement. Decide how to split rent, utilities, groceries, and what happens if someone moves out early. Clear expectations can prevent misunderstandings—and protect friendships.

Next Steps

1. Decide what kind of place you want and where.
2. Use your plan to confirm you can afford rent and related costs.
3. Start saving for your first month, deposit, and basic furniture.
4. Check your credit report and fix any errors.
5. Read the lease carefully before signing.
6. Find and bookmark your state's Landlord & Tenant guide.

Managing Utility Costs

Ask your landlord which utilities are included and which you'll need to cover. You can also call the utility company for past usage estimates. Many offer plan billing, which spreads your yearly costs evenly over 12 months to avoid seasonal spikes.

If you can't pay a bill, contact the utility right away—ignoring it can lead to shutoffs or damage your credit.

Tip: Putting utilities in your name and paying on time can help build credit.



Know Your Rights

For information on maintenance responsibilities, legal protections, or resolving issues with a landlord or tenant, check your state's official landlord-tenant laws. You can usually find this information on your state's attorney general or consumer protection website.

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CONGRATULATIONS!

You worked your way through all 10 steps—growing your knowledge, making a financial plan, and laying the foundation for a strong future.

Here's a quick recap of what you accomplished: You opened spending and savings accounts to begin building your financial life. You started earning income, learned how to read your paycheck and understand deductions, and created a plan to guide your money choices.

You set savings goals that matter to you and began building a habit of saving, even in small amounts. You managed your cash flow by tracking when money comes in and when it goes out.

You learned how credit works, how to build a positive history, and how to borrow responsibly. You also planned for big steps—understanding car loans and the full cost of owning a vehicle, and learning what to expect when renting a home, including both monthly and up-front expenses.

You're On Your Way*

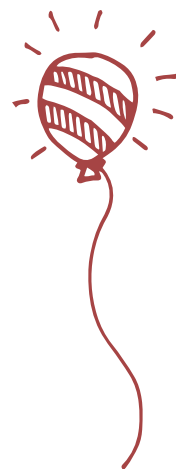
There's no one right way to begin—but taking the first step is what matters most. Every action you take helps build lifelong skills. Whether you're creating a financial plan, building credit, or saving toward a goal, you're shaping a stronger financial future.

This guide is here to help—but so are we.

What's Next?

Keep using what you've learned. Come back to this guide whenever you're facing a new financial decision or want to refocus your plan. Your financial journey is ongoing—stay curious, ask questions, and keep taking small steps forward.

Wherever your path leads you—starting a business, continuing your education, buying a home, or pursuing something uniquely yours—your local credit union is here to support you.



ABOUT THE NATIVE AMERICAN CREDIT UNION COALITION

The Native American Credit Union Coalition (NACUC) brings together credit unions and professionals who serve Indigenous communities. We work to strengthen financial well-being, promote cultural respect, and support Native-led solutions.

Our mission is to unite Native credit unions and advocates to share knowledge, expand access to financial services, and honor the heritage and values that make our communities strong. We believe that every tribal nation deserves access to financial tools, education, and trusted support—right in their own communities.

Learn more at www.nativeamericancreditunioncoalition.org.



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WITH TONGASS FEDERAL CREDIT UNION

NativeAmericanCreditUnionCoalition.org