

STEPS TO FINANCIAL FREEDOM

Financial freedom means something different to each of us. Use this guide to help you determine your path to a strong financial future.



Setting Goals

Goal	Short/Mid/Long Term "Circle One"	Total Amount Needed	Number of Months Until Goal is Reached	Amount to Save Each Month
	Short/Mid/Long	\$		\$
	Short/Mid/Long	\$		\$
	Short/Mid/Long	\$		\$
	Short/Mid/Long	\$		\$
	Short/Mid/Long	\$		\$
	Short/Mid/Long	\$		\$



North Georgia
CREDIT UNION



877-337-3399
[GreenPath.com/NGCU](https://www.GreenPath.com/NGCU)

Your Sinking Funds

Sinking funds are designed to help you be financially prepared for periodic expenses so you don't find yourself caught off guard when they arrive.

Estimate how much money you will spend in the following year in each category, and divide those numbers by 12 to determine a monthly amount to save for each anticipated periodic expense. This helps you treat periodic expenses as monthly expenses in your budget.

Expense Category	Estimated Annual Amount	Monthly Contribution
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Examples of Sinking Fund Expenses

- Car Insurance
- House Insurance
- Home Maintenance
- Property Taxes
- Association Fees
- Vacations
- Birthdays/Anniversaries
- Tuition
- Back-to-School Supplies
- Regular Car Maintenance
- Registration Fees
- Annual Subscriptions
- Medical/Dental/Vision Expenses
- Holidays
- Vet Bills
- Self-care
- Down Payment
- Children's Activities

GreenPath counselors can help you chart a path to financial freedom. Call today.

 **877-337-3399**



877-337-3399
GreenPath.com/NGCU