



## GreenPath Announces “Beyond Awesome” Client of the Year

*“I am crying tears of joy right now, due to my five-year journey with GreenPath.*

*Five years ago, I couldn't see how I was going to pay off my credit card debt and felt like I was drowning. Your company saved me from giving up, and gave me hope.*

*My husband bailed on our marriage in year two of our DMP and never provided any financial support during or after my marriage. But, I learned how to scrimp and save.*

*I have now seen the day that I could only dream of five years ago, when I sat in the Saginaw GreenPath office in tears of shame and guilt for letting our spending get so far out of control.*

*You truly saved my self-worth, my financial security and my life. I will forever sing your praises to anyone needing financial guidance. YOU ARE BEYOND AWESOME!”*  
– **Katie Atkinson, GreenPath Client of the Year**

In 2008, Katie Atkinson's credit card debt started to snowball. Despite that, she continued to receive offers of zero percent interest rates and opened new accounts to shuffle the debt around, hoping to get ahead of her debt. She had received annual pay increases at work, but a year later the pay increases stopped.

Katie knew she was in over her head when she opened a credit card bill indicating that it would take 25 years to pay off the balance, if she made the minimum monthly payment. “I even had a few statements that said I would never pay them off,” she said.

“I wanted to be thinking about planning for retirement, not about paying off my debt,” she continued.

She took advice from a personal finance website and tried to settle with the credit card companies on her own, but she got nowhere.

After reading a client story about GreenPath, she made an appointment for a face-to-face counseling session. She learned she was close to bankruptcy, but the GreenPath counselor said that they could work together to get her back on track.

“When Katie and I sat down, we discussed her situation, and where she was struggling financially,” said **Tamekia Bell**, Katie's GreenPath counselor. “We put together a budget and she decided to use our GreenPath debt management program.”

Katie adjusted her spending and found ways to bring in more income. She picked up part-time work, but suffered a short-term setback when she had to use her emergency savings to pay for a new hot water heater. She stopped shopping online, borrowed books from the library and made do with her work clothes.

Her two biggest adjustments were paying cash for gasoline and not using her store credit cards. In the past, she would max out her gas cards and spend \$200-\$300 on new work clothes without thinking twice.

Katie continued to adjust her budget, carefully monitored her spending, and, in November 2015, completed her debt management plan, paying off more than \$55,000 in credit card debt.

To sum it up, Katie says: “It's amazing, now! When I put the debit card in the ATM, I've got this balance and it's almost the next payday, it's just incredible. To me, GreenPath was that life ring that they threw, when my waves of debt were crashing in.”



## GreenPath/Accel Facebook Friends Page Hits 200 Members in First Two Months



In June, we launched a new closed Facebook group exclusively for GreenPath/Accel clients. In our first two months, more than 200 clients have signed up, and, we hope you will join our group!

Already, people have supported and encouraged one another with many posts and discussions, ranging from staying out of debt after a debt management program, to improving their credit scores and more.

If you have a Facebook account, simply request access at <https://www.facebook.com/groups/GreenPathFriends>.

We will confirm and then you can jump right in!

Because this is a closed, private group, you will be able to interact with clients like yourself in a non-judgmental atmosphere. Find out what's working for others, share your successes, offer support to clients just starting out, ask questions, and receive feedback and tips.

If you have questions or ways we can make your GreenPath experience better, please email us at [suggestions@greenpath.com](mailto:suggestions@greenpath.com).

## 8 Tips to Put on the Back-to-School Shopping List

While the dust has barely settled on Independence Day festivities, the store shelves are already packed with back-to-school supplies and clothes. The sales are underway online and in-store. So, while we still may be thinking sunscreen and summer fun, now is the time to think about saving money on the upcoming school year!

Whether you shop online or in the stores, a little planning can help you save a lot of money. Here's some tips:

1. **Start your shopping early!** Doing your homework early can often help you spend less and choose from a better selection of supplies.



2. Shop by **looking at circulars** and online sales. Plan your trip around the best deals throughout the rest of the summer until school starts.
3. **Take inventory** of what your child has now and what can be reused during the new school year.
4. See if your child's school website has a **shopping list for each individual grade**. That way you can identify things that they need right now and what can wait.
5. Don't buy all your supplies from one store. **Shop around!** Certain stores will price match or have better prices.
6. Talk to your children and identify **needs versus wants**. You can set expectations and limits on things like shoes, clothes or sports gear. (Visit [www.greenpath.com/accel-webinars](http://www.greenpath.com/accel-webinars) to sign-up for our "Kids and Money" Webinar Wednesday on Aug. 10!)
7. **Avoid cartoon characters**. Usually, themed back-to-school supplies can cost 20-30 percent more than their generic counterparts. A great way to still give them style and personalization is to buy stickers and let them decorate their supplies.
8. **Consider shopping solo**. You'll stay focused and avoid unnecessary purchases. Your child may want a new backpack, when last year's will do just fine!

As a member of Zeal Credit Union, you can take advantage of the **Accel**, a program of GreenPath, Inc. Accel is a **free** financial education and counseling service. For more information, call 1-877-33ACCEL (332-2235) or visit us on the web at [www.accelservices.org](http://www.accelservices.org).