Financial Empowerment through One-on-One Coaching
About Capital Good Fund

- Non-profit, Community Development Financial Institution
- Provide financial services that better the lives of our clients, through:

  Personal Loans

  Financial + Health Coaching
Visit our website at capitalgoodfund.org to see our online loan application and coaching portal.
Improve your **PERSONAL FINANCES** and **BUILD CREDIT** at **CAPITAL Good Fund**

**FINANCIAL COACHING PLUS**
- 1-year relationship with your own Financial Coach
- $15 Per month, for 1 year
- Learn everything about debt, budgeting, saving, & more
- Increase your credit score
- 1-on-1 coaching

**CREDIT BUILDER PROGRAM**
- Quickest, easiest way to repair your credit
- $10 Per month, for 1 year
- Automatically increase your credit score
- Includes free coaching session

**THE FULL PACKAGE!**

**GET ACCESS TO THE MAINSTREAM!**
GET ON THE ROAD TO FINANCIAL STABILITY
Take control of your finances with Financial Coaching + by Capital Good Fund!

GOAL-SETTING: Identify your most important short & long-term goals.

BUDGETING: Build a realistic budget to manage your expenses & income.

CREDIT: Demystify credit & learn best practices for how to build your credit.

BANKING: Gain greater clarity on your options within the banking system.

DEBT: Decide the best course of action for managing your debt.

SAVING: Learn about savings strategies to accomplish your financial goals.

HEALTH: Navigate the healthcare system & learn about healthy eating & exercising.

REFLECTION: Revisit your budget & goals to make a plan for the future.

Take control today! www.GoodFund.us/Coach

866-586-3651, ext. 301 | FinancialCoaching@GoodFund.us | facebook.com/capitalgoodfund | twitter.com/cg4fund
Contextualizing Finances

How does your credit score impact your life?

- Insurance
- Applying for a job
- Interest rates
- Getting an apartment
- Getting a business loan
## Motivational Interviewing and SMART Goals

<table>
<thead>
<tr>
<th>Problem</th>
<th>Specific Goals</th>
<th>Action Steps</th>
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| Money for bills gets tight each paycheck, and no one will give me a credit card to help | ● Get approved for first credit card  
● Create emergency savings of 3+ months | ● Open a free savings account and begin auto deposits  
● Use savings to apply for a secured credit card  
● Review budget to reduce expenses |
Motivational Interviewing and SMART Goals

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| I want to buy a house, but still have high student loans | Reduce monthly student loan payments and save to buy a house in five years | ● Sign up for Income-Based Repayment on loans  
● Increase credit score to at least 600  
● Build monthly saving goal based on at least 3.5% down payment |
Our Impact through Financial Coaching

The best part of my experience was decreasing my financial issues in a short amount of time. If I were to do it on my own, I don't know how I would have started.

-Maria, Financial + Health Coaching Graduate

- Client's boost in monthly income
  - Increase in FICO credit score (in points)
  - Clients better able to afford food or doctor visits
Help Connect Rhode Islanders with Financial Coaching

Submit an online inquiry: https://capitalgoodfund.org/coaching/financialcoaching

Phone:
- Financial Coaching (English): 866-584-3651, ext. 301
- Financial Coaching (Spanish): 866-584-3651, ext. 401