



C A P I T A L  
**Good Fund**

**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

ABOUT US

LOANS

COACHING

DONATE

CONTACT US

# Serving Four States



Delaware



Rhode Island



Florida



Massachusetts

Visit our website at [capitalgoodfund.org](https://capitalgoodfund.org)  
to see our online loan application  
and coaching portal

# Improve your **PERSONAL FINANCES** and **BUILD CREDIT** at



## 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

THE FULL  
PACKAGE!

## CREDIT BUILDER PROGRAM

Quickest, easiest way  
to repair your credit

**\$10**

Per month,  
for 1 year

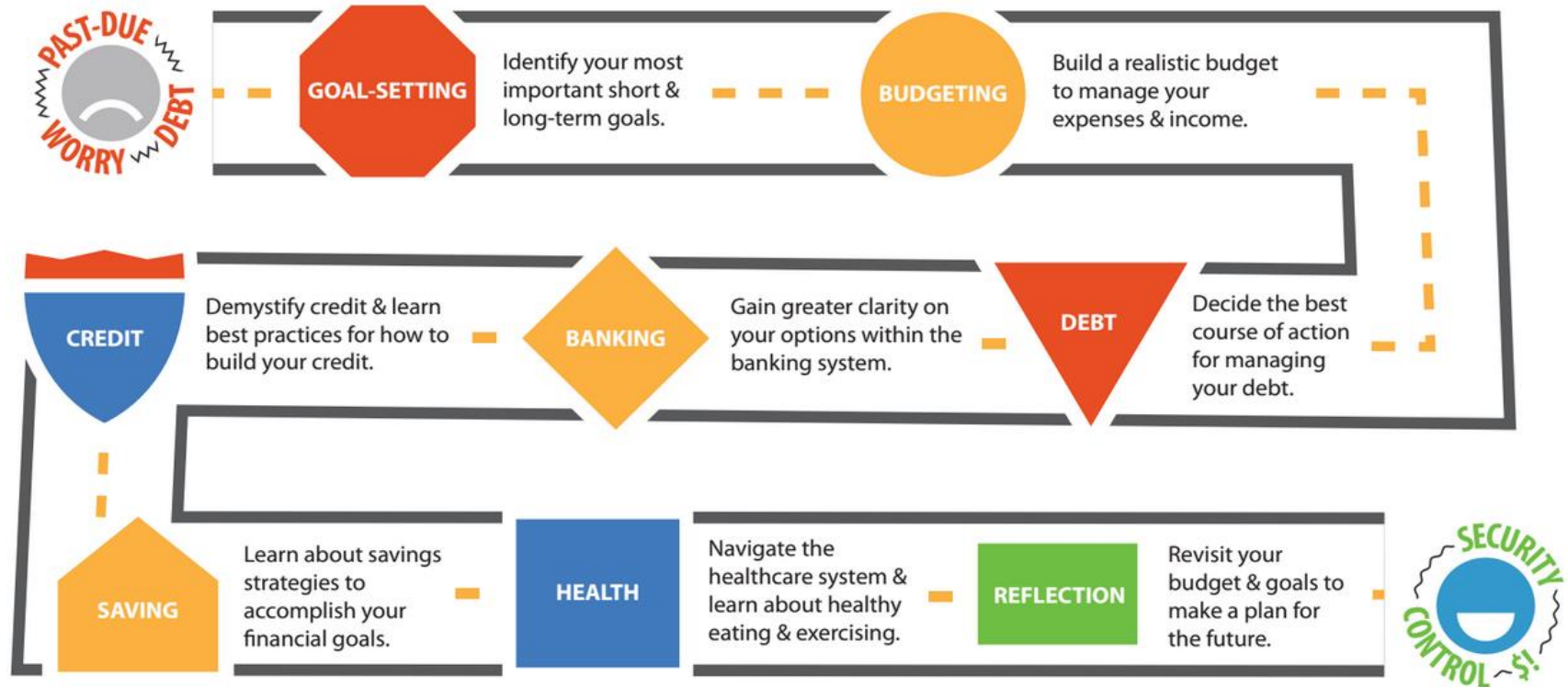
Automatically increase  
your credit score

Includes free  
coaching session

GET ACCESS  
TO THE  
MAINSTREAM!

# GET ON THE ROAD TO FINANCIAL STABILITY

Take control of your finances with **Financial Coaching +** by Capital Good Fund!



Take control today! [www.GoodFund.us/Coach](http://www.GoodFund.us/Coach)

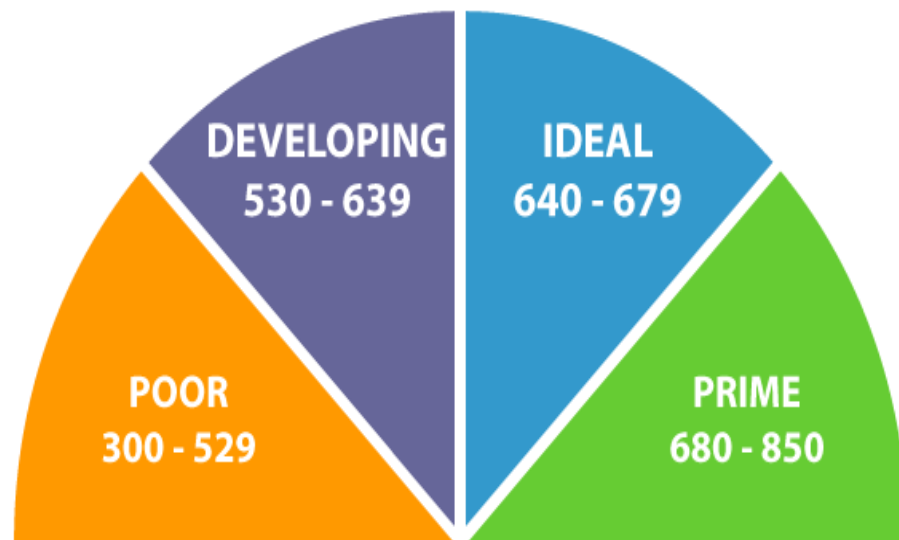
866-586-3651, ext. 301 | [FinancialCoaching@GoodFund.us](mailto:FinancialCoaching@GoodFund.us) | [f/capitalgoodfund](https://www.facebook.com/capitalgoodfund) | [t/cgfund](https://twitter.com/cgfund)



# 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

Problem	Specific Goals	Action Steps
Money for bills gets tight each paycheck, and no one will give me a credit card to help	<ul style="list-style-type: none"><li>● Get approved for first credit card</li><li>● Create emergency savings of 3+ months</li></ul>	<ul style="list-style-type: none"><li>● Open a free savings account and begin auto deposits</li><li>● Use savings to apply for a secured credit card</li><li>● Review budget to reduce expenses</li></ul>



# Motivational Interviewing and SMART Goals

## Problem

I want to buy a house, but still have high student loans



## Specific Goal

Reduce monthly student loan payments and save to buy a house in five years

## Action Steps

- 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

\$117

Client's  
boost in  
monthly  
income\*

67

Client's FICO  
credit score  
increase  
(in points)\*

87%

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