

Evan's Corner



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Hi Everyone,

The other day I made grits and scrambled eggs for breakfast. To make grits right it's a slow motion process with lots of stirring involved. Some people like instant grits. They're okay but there's nothing like some stone ground grits cooked slow. Add some scrambled eggs and some sourdough toast. What could be better?

Cooking those grits made me think a lot about personal finance. There is so much uncertainty in the world that trying to accomplish anything on the personal finance side is a lot like cooking grits. A slow motion process with

lots of stirring involved. I think the most important key to successful personal finance is having a plan and then sticking to that plan. Life will always give you setbacks. That's part of

life but after the setbacks it's time to once again get back to the plan. Do you have a financial plan in place? Does it involve paying down debt and building up savings? And how about that savings plan at work? Are you taking full advantage of it? These are just a few of the questions you should answer as you work on your financial plan. And contact us here at the credit union. We can assist you in getting that debt paid down. And I know, rates of certificates of deposit are really low right now and will probably stay that way for quite some time. But that doesn't matter. What matters is that you are saving and certificates are a great way to do that. All of this is a slow motion process but none of it will happen if you don't get to stirring.

Till Next Time,

Evan Clark

PRESIDENT AND CEO



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