



6705 Sugarloaf Parkway, Suite 200
Duluth, GA 30097

Dedicated to promoting financial literacy and economic independence among our members.

SUMMARY

The GettingAhead Association is a statewide, member driven organization with the purpose of fostering financial literacy and economic independence among our members. It is a collaborative effort between community-based organizations (our founding partners include: Georgia Credit Union Affiliates, Consumer Credit Counseling, Georgia Department of Labor/Vocational Rehabilitation, Cobb Micro Enterprise Center, Georgia Micro Enterprise Network) and affiliated Georgia Credit Unions (MACO Educators Credit Union, Gwinnett Federal Credit Union, and MembersFirst Credit Union, and The Coca-Cola Company Family Federal Credit Union).

Services offered by the GettingAhead Association include financial education (in the schools and in the community), access to affordable financial services at participating Georgia credit unions (checking, savings, financing for cars and homes), small business start-up services, credit counseling/repair, and cooperative buying services. Depending on the service, it may be offered directly through the GettingAhead Association or through one of our partners.

GOALS

- ❖ Provide financial services designed to meet the unique needs of different target populations, including but not limited to:
 - ◆ Georgians with disabilities (Credit-Able)
 - ◆ 1st Time Car Buyers/Home Owners
 - ◆ Start Up Business Owners and Microentrepreneurs
 - ◆ Graduates of Consumer Credit Counseling Services
- ❖ Negotiate cooperative buying pools for products and service
- ❖ Support organizational networking among those working with populations seeking to improve their financial well-being
- ❖ Advocate policies in support of financial education

WHO IS ELIGIBLE

The GettingAhead Association is designed to meet the needs of Georgians who have demonstrated the initiative to enhance their financial well-being through financial education, members, clients, program participants and graduates, staff, and officials of the sponsor organizations, all individuals in the State of Georgia who are defined as having a disability by the Americans with Disabilities Act, family members of those individuals, disability advocates located in Georgia and disability caregivers located in Georgia.

HOW TO JOIN

Joining the GettingAhead Association is as easy as 1, 2, 3!

1. Fill out a membership application. Applications can be found on the GettingAhead Association website, at participating credit unions, or at sponsor organizations. If you don't have access to the Internet, call 678-542-3535 to request an application be mailed to you.
2. Return your application along with your \$5.00 annual dues to the Getting Ahead Association main office.
3. Start enjoying the benefits of membership!

BENEFITS OF MEMBERSHIP

- ❖ Financial education services
 - ◆ Basic economic literacy education
 - ◆ Savings and financial management
 - ◆ Household budgeting training
- ❖ Access to financial services through participating credit unions
 - ◆ Checking accounts
 - ◆ Savings accounts
- ❖ Wealth accumulation
 - ◆ Asset accumulation
 - ◆ Investment strategies
 - ◆ Retirement strategies
- ❖ Home Ownership
 - ◆ Education for new homebuyers
- ❖ Car Buying Services
 - ◆ Assistance in locating a quality new or used vehicle
 - ◆ Access to financial institutions for vehicle loans
- ❖ Loan guarantees to purchase assistive technology for Georgians with disabilities, including
 - ◆ Van and home modifications
 - ◆ Communication devices
 - ◆ Hearing aids
 - ◆ Adapted computer equipment
 - ◆ Ramps, wheelchairs
- ❖ Support for Microentrepreneurs and new small business owners

CREDIT UNIONS MEMBERS CAN JOIN

- ❖ Gwinnett Federal Credit Union
- ❖ MACO Educators Federal Credit Union
- ❖ MembersFirst Credit Union (formerly MedCom FCU)

SPONSOR ORGANIZATIONS and CHARTER MEMBERS

- ❖ Cobb Microenterprise Center
- ❖ Consumer Credit Counseling Services (CCCS)
- ❖ Georgia Credit Union Affiliates
- ❖ Georgia Micro Enterprise Network (GMEN)
- ❖ Georgia Department of Labor – Tools for Life of the Vocational Rehabilitation Program
- ❖ The Coca-Cola Company Family Federal Credit Union

For more information, please contact:

Jacqueline Wilks

Program Director
GettingAhead Association
c/o Georgia Credit Union Affiliates
6705 Sugarloaf Parkway, Suite 200
Duluth, GA 30097

Direct: 678-542-3473

Toll Free: 800-768-4282

Fax: 678-542-3474

jackiew@gcua.org

Membership Information: 678-542-3535