

New Home for the Hike

You might have noticed a new feature in the NDCU lobby. The podium is now the home of the Financial Hike. At present, just a sample is on display; however, any member may request their own fully individualized and comprehensive financial plan.

The podium was built by Nicki D'Agnone, a student graduating from the Fine Woodworking Program at Selkirk College. Nicki was commissioned by the NDCU



Nicki D'Agnone (second from left) who created the Financial Hike podium is with (from left to right) Bradley Roulston, Vivi Lindsay and Lori Parr who will all be able to use the podium in explaining how to set up a financial plan for members and clients.

to build a unique piece that would compliment our branch and the Hike. Nicki is planning on staying in the Nelson area practicing her skills until eventually opening her own shop. She has also been a proud Credit Union member since she was 5 years old.

Bradley Roulston, CFP, who wanted to provide a Kootenay-style approach to personal finance at the same time requiring it to be the most comprehensive plan available, designed the Financial Hike.

The process follows the same steps as going on a hike. First you determine your Viewpoints - all the important goals you want to achieve in your life. These range from buying a home, cabin, business, travel, raising children or simply enjoying more leisure time.

Secondly, you check your water supply or, in this case,

examine your Cash-flow. Income faucets fill your savings; however, taxes, debt-management and personal budgeting drain them. The Hike keeps you well hydrated, with your money flowing in the right direction.


Next, you pack your First-aid kit. Keep this as small and as efficient as possible. Remember that pre-packing is the only way to provide a safety net if trouble arises. These items include insurance, line-of-credit, emergency savings as well as establishing a strong credit-rating.

The next step is to fill your Day-pack. These are investments that preserve your capital and provide liquidity for all of your short-term goals.

The last and biggest pack is your Retirement Backpack. This pack needs to be full enough to carry you through your retirement years. This includes RSPs, RRIFs, your pension and government benefits.

The service is offered at no cost to members - simply make an appointment at the reception desk, or email thehike@nelsoncu.com


YOUR FINANCIAL HIKE



planning that enriches your life

How is your financial fitness?
TAKE THE HIKE.
A Clear Path To Financial,
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Nelson & District Credit Union
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