

THE FIRST & THE 15TH

Quick financial empowerment tips & tricks brought to you by the HMAC Economic Development Committee

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Debt Free is Still the Way to Be!

The DFree ® Billion Dollar Paydown Challenge (BDC) is back and better than ever. Once again, HMAC accepted the challenge to continue paying down our debt and this year bragging rights are on the line. A Debt Reduction Contest will be held during the 54th National Convention and we want to be in that number!

Email invitations to join the HMAC BDC online group have been sent. You can also join via www.billiondollarpaydown.com (search for the Houston Metropolitan Alumnae group). Help us achieve our chapter goal by helping yourself—pay down your debt. Remember that the site is 100% confidential and all forms of debt can be logged.

For questions and assistance, please contact HMAC BDC coordinator Soror RaLonda Brown at ralondabrown@gmail.com.

Houston Money Week 2019



Houston Money Week 2019 runs from **March 30-April 6th**. The HMW program's mission is to "empower families and individuals to be successful in making better financial choices through free financial education." Be sure to check out this year's schedule of events on www.houstonmoneyweek.org and let us know if you attend any of the sessions.

Financial Spring Cleaning Can Be FOOL-Proof

Spring is officially here and what better time to dust off and review your financial plans and goals. Here are several tips to help you jump start your cleaning routine - more information and resources can be found at www.mycreditunion.gov.

1. **Review your credit report**
2. **Organize and/or shred old financial documents**
3. **Record your financial passwords and store records in a safe place**
4. **Review your budget**
5. **Set up automatic bill pay**
6. **Pay off holiday debt once and for all**

Economic Empowerment in the Neighborhood...Remembering Nipsey

Those who find success in the music industry are often decried for failing to give back once they have "made it". Grammy-nominated rapper Nipsey Hussle (born Ermias Asghedom) rejected that convention, fully embodying the idea of economic empowerment in his Crenshaw (Los Angeles) neighborhood. He infused capital investment into the once blighted area through his Marathon Clothing Store and Opportunity Zone development project.

Nipsey's untimely passing serves as a reminder that tomorrow is not promised and we should not delay in initiating economic wealth in our community. Whether it be through entrepreneurship, crowd-sourced funding, angel investing, or even financial fortitude knowledge sharing - any one of us can make a lasting impact.



HMAC Economic Development Committee
Elizabeth Humphrey, Chair
Cydnee Merriweather, Co-Chair



💬 We want to hear from you! What are your financial spring cleaning goals? Please share with us via email to economic@hmacdelta.org to be entered into a raffle prize drawing to take place during the April general chapter meeting.