



# Member Newsletter

MARCH 2025



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- We're Here to Open the Door - Home Buying Options
- Upcoming Events at Freedom
- Your Small-Town Doctor of Financial Planning Says...
- Do's And Don'ts When Preparing Your Taxes
- Careers at Freedom

...And more!

Connect With Us on Social Media!



800.440.4120  
freedomfcu.org

## APPLY FOR A GOLDEN APPLE EDUCATOR AWARD



**You could receive up to \$2000 for your school!**

Entrants must be a current Freedom FCU or Atlantic Financial FCU Member\* and an employee at a Harford County, Baltimore County, Baltimore City, or Carroll County school (public or private, PreK-12th).

Need some ideas to jump start your application? Check out [this video](#) to hear from our 2024 Awardees! Need more info? Visit the link below to see the full rules and entry info.

**LEARN MORE AND APPLY**

\*New members are welcome to apply! Educators that are members of Atlantic Financial FCU are now apart of our Freedom FCU Family and are also welcome to apply.



## WE'RE HERE TO OPEN THE DOOR

If you're a first-time home buyer, we want to help you get in the door! Explore our **Home Possible, HomeReady, and Affordable Housing Grant programs.** You may qualify for \$500 towards processing fees, or grants up to \$17,500!

[LEARN MORE](#)

## GOODBYE DEBT, HELLO FREEDOM!

Freedom Federal Credit Union has options to help you **transform your pile of bills into one manageable payment.** Click the link below to learn more about Visa Balance Transfers & Debt Consolidation Loans!

[FREEDOM AWAITS](#)



## UPCOMING EVENTS

There is always something happening at Freedom! Check out these upcoming events...

**Park Avenue Shred Day** - March 29th 2025, 9AM-12PM - FREE Community Event at our Park Avenue branch in Bel Air

**Hunt Valley Shred Day** - April 12th 2025, 9AM-12PM - FREE Community Event at Atlantic FCU (a division of Freedom Federal Credit Union) in Hunt Valley

**Annual Meeting of Members** - April 15th 2025, 4PM at our Park Avenue Branch

Our social media followers are always the first to know when new events are announced. Find us on [Facebook](#) and [Instagram](#) to see what's coming up next.

# YOUR SMALL-TOWN DOCTOR OF FINANCIAL PLANNING SAYS: CONSIDER ADOPTING THESE 11 MONEY TIPS FOR 2025

It's hard to believe, but the year 2025 is already here. With a fresh year upon us, this is an appropriate time to start acquiring (or adhering to) 11 important money habits that can help improve your financial well-being:

- 1. Set Clear Financial Goals** - Start the year by outlining clear, realistic financial goals. Making goals specific, measurable, and realistic is crucial for long-term success. Without goals, it's easy to lose sight of where you want your money to take you. With goals, it's easier to stay focused and motivated.
- 2. Create and Stick to a Budget** - Developing a monthly budget is essential for managing your finances effectively. Creating a budget helps you monitor where your money is going each month. Without one, it's easy to overspend or lose track of your financial goals. Consistently following your budget helps to ensure all financial obligations are met and that goals for saving stay on track.
- 3. Build and Maintain an Emergency Fund** - An emergency fund provides financial security in case of unexpected events like job loss, medical emergencies, or car repairs. This prevents you from having to rely on credit cards or loans during difficult times. Aim to save at least 3-6 months' worth of living expenses in a separate, easily accessible account.
- 4. Automate Your Finances** - Set up automatic payments for bills, savings contributions, and investments. This habit ensures you consistently make progress towards your financial goals without relying on willpower alone. Automating your finances can help prevent missed payments and build your savings effortlessly.
- 5. Pay Off Credit Card and Other Debt** - Evaluate any debt you have. High-interest debt, like credit cards, can drain your financial resources. Paying down debt quickly frees up money for saving and investing. Credit card debt can be a significant obstacle to building wealth. Make it a priority to pay off your credit card balances in full each month. If you have existing debt, focus on paying more than the minimum amount to reduce interest charges and accelerate debt repayment. Look into consolidation to see if it helps you save on interest.

[READ FULL ARTICLE ON WEBSITE](#)

This article is brought to you by The Kelly Group. The Kelly Group's experienced and dedicated Team of professionals provide a variety of financial planning and management services, all with one aim in mind: to help you and your family achieve your financial goals. [Learn more about TKG on our website.](#)

## DO'S AND DON'TS WHEN PREPARING YOUR TAXES

It's nearly tax time! Whether you choose to go it alone, use a tax-prep program or hand it all over to an accountant, start with checking out our handy list of common mistakes people make on their tax returns.

- 1. Faulty Math** - One of the most common errors on filed taxes is math mistakes. However you choose to prepare your taxes, be sure to triple-check the math before filing.
- 2. Name Changes and Misspellings** - When preparing your taxes, you're thinking about numbers, but don't forget to pay attention to everything else on your form! If you use a name that's different than the one the IRS has on file for your Social Security number, or even if you spell it wrong, that can mean trouble for you and your taxes.
- 3. Omitting Extra Income** - Many people neglect to include secondary sources of income on their tax forms. This may include freelance work and side work they may have done throughout the year. If that's you, fill out a 1099-MISC and file it along with your taxes.
- 4. Signing Your Forms** - If you're filing through the USPS, be sure to put your signature wherever necessary, and get a mailing receipt. If filing online, you can use a PIN instead.

Check your forms for errors before submitting and file with confidence!

## FIND YOUR CAREER AT FREEDOM!



Are you looking for a great work environment where you can truly help others? Then a career at Freedom Federal Credit Union may be a great fit for you!

We're dedicated to making a positive difference in the financial lives of our members, and we're always looking to attract and hire the best talent for our growing team.

Current listings include...

- Senior Learning Partner - Edgewood
- Teller - Park Avenue
- Contact Center Representative - Fountain Green

Apply now at [freedomfcu.org/careers](https://www.freedomfcu.org/careers)



— THE FREEDOM TO HELP FOUNDATION —



P.O. Box 1545 Bel Air, MD  
21014 | 800-440-4120  
freedomfcu.org

## ‘LET’S MAKE A CHANGE TOGETHER’

The Freedom to Help Foundation’s (TF2HF) mission is to enrich the communities we serve, empower individual success through education, provide resources for health and wellness, and to support our military and their families.

Established in January 2023, TF2HF has been busy providing much needed financial support to over 80 organizations throughout Freedom’s service areas!

If you would like to support the work that The Foundation is doing in our local communities, please visit our [website](#), or click the link below to donate. Your support enables us to expand our resources and continue making a profound difference in the communities we call home.

[DONATE HERE](#)

## WANT TO WIN \$25.00?

Of course you do. Find the Green Dollar Sign (\$), hidden on a page in this newsletter. Click [HERE](#) to tell us which article it was in and you will be entered to win a \$25.00 Gift Card\* -- Good luck!

CONGRATULATIONS to last issue's winner:

**SARAH A.!**

\*Must be 18 or older to enter. Employees and Members of the Board of Directors of FFCU are not eligible to win. Gift Card will be digital, sent via email. Drawing runs until 3/15/2025.

## BRANCHES

For hours and ATM info, visit [freedomfcu.org](#)

### Park Avenue

2019 Emmorton Rd  
Bel Air, MD 21015

### Forest Lakes

1990 Rock Spring Rd  
Forest Hill, MD 21050

### Swan Creek

2025 Pulaski Hwy  
Havre de Grace, MD  
21078

### Fountain Green

1304 Churchville Rd  
Bel Air, MD 21014

### Edgewood\*

8213 Hoadley Rd,  
Building E 5002  
Gunpowder, MD 21010  
*\*Access restricted to APG  
Base personnel and visitors.*

### Honeygo

5000 Honeygo Center Dr,  
Perry Hall, MD 21128

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

Happy with your Freedom experience? Consider referring us to friends and family, sharing your experience, or leaving us a review [online](#).