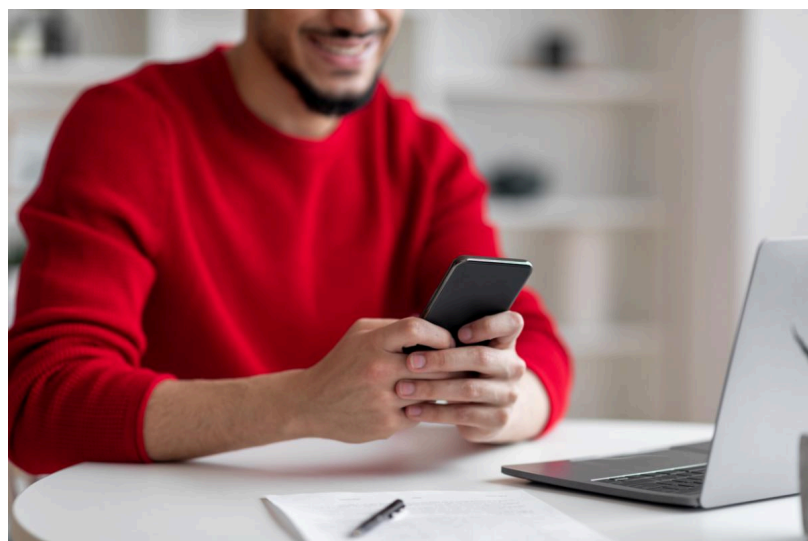




MEMBERS 1st

Community Credit Union

Improve Your Finances and Keep Supporting Your Loved Ones



Emigrating is not easy.

Many of us come to the United States with the idea of bettering ourselves and giving our families a better future. The attitude of most migrants is to take advantage of the opportunities that this country offers. Emigrating is not easy; moving to another country in search of a better future involves many changes and challenges. One of the biggest challenges that families usually face is separation. Some loved ones stay in their home country—this may be due to immigration status, age, or because it's simply not a possibility for now.

When you leave family back home, you often bear the responsibility of sending money back "home." This is undoubtedly a source of pride, but it is also a very big responsibility. People who usually receive [remittances](#)

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"Real \$tories Live - Exploring the Link between Mental and Financial Health"

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[\(money sent from other countries\)](#) rely on this economic support to live. That is why it is a fixed expense in the budget. This expense, like electricity for example, is an expense that cannot be negotiated since loved ones depend on these funds for their daily lives.

Now, it's not news that life is more expensive than ever and it's hard to make money stretch. Between everyday living expenses and sending money to loved ones, you must constantly make financial decisions. There are times when the money you send is far greater than the money you hold back, usually that remaining money is enough to get by, but not enough to lead a healthy financial life.

Take control of your situation.

One way to gain a little more control over your finances is to write down your fixed expenses for the month, including what you send to loved ones. This sounds very basic but will help you have more control when it comes to unexpected expenses. If you don't cover your basic needs first, it will be very difficult to continue to support your loved ones in the long run.

Another way to overcome the situation is to have some emergency savings. Saving is a habit that may be a little difficult at first but over time it gets easier, and you can increase the amount of money you save. Often the advice given regarding saving is to set aside 20% of your net income, but this is not realistic for all budgets. If this is not possible for you currently, we advise you to start by setting aside a modest amount, whether it is \$10 or \$20. If you are paid bi-weekly and can save \$10 each week at the end of the year, you could have \$520. If for some reason you are not able to add to your savings this week, do not worry, it is normal, and you will always have the following week to do so.

You are not alone.

If you are interested in getting a better handle on your finances, but have questions about where to start, we want to assure you that you are not alone. Hundreds of people have similar feelings about their finances and we're here to listen. If you need support, GreenPath is a nonprofit company with more than half a century of helping people meet their financial goals. [Our counselors can support you.](#) Many of them speak Spanish and understand your situation.

Explore GreenPath's LearningLab+ for all things financial. They bring you well researched courses and tools to enable a better understanding of money for a healthy financial life.

See available
courses on
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MEMBERS1st has partnered with GreenPath to equip you with the tools you need for financial success. It's free, confidential, and no pressure!

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