



- Your Money Personality Questionnaire
 - Why Do I Need a Budget?
 - Financial Wellness Checkup
 - Your Paycheck
 - Online Budget Tool
 - Creating a Budget (and Sticking to It!)
 - Creating a Financial Plan for Your Priorities and Goals
- BUDGETING BOARDWALK LEGEND:**
- All active players will be entered into a monthly drawing.
 - Active players who complete the path will be entered into a quarterly drawing.
- BUDGETING BOARDWALK REWARDS**
- Get to the root of the car-buying process! Learn how to find the right car, negotiate the best deal, and get a superior auto loan. Plus, there are bonus rewards to fuel your adventure!
- All active players will be entered into a monthly drawing.
- Active players who complete the path will be entered into a quarterly drawing and will be eligible to receive 0.25% off their qualifying PEFCU auto loan rate.*
- Active Publix associates who complete this path will also get a special auto loan package, including no application fee and a \$50 gas card.
- Note: Publix associates who complete this path but don't qualify for a PEFCU auto loan will be offered a free session with a PEFCU lending expert for one-on-one financial guidance.

Ready, Set, Go!



Financially FRESH JOURNEY:

MAPPING YOUR FINANCIAL GOALS

- What Is Auto Insurance?
- Assessing Your Insurance Needs
- Buying or Leasing a Car
- My Auto Insurance Is Better Than Yours
- Financial Wellness Checkup
- What No One Tells You About Car Insurance
- Auto Buy vs. Lease

AUTO AVENUE LEGEND:

- All active players will be entered into a monthly drawing.
- Active players who complete the path will be entered into a quarterly drawing and will be eligible to receive \$100 toward closing costs on a PEFCU mortgage.
- Active Publix associates who complete this path will also be eligible to receive a special mortgage package, including a \$100 Lowe's or Home Depot gift card, a free rate lock, a free credit report (PEFCU will waive the fee), and no application fee.*
- Note: Publix associates who complete this path but don't qualify for a PEFCU mortgage will be offered a free session with a PEFCU lending expert for one-on-one financial guidance.

AUTO AVENUE REWARDS

Get to the root of the car-buying process! Learn how to find the right car, negotiate the best deal, and get a superior auto loan. Plus, there are bonus rewards to fuel your adventure!



Auto Avenue

- Are You Ready to Buy a Home?
- Buying a Home and Understanding Mortgages
- Home Affordability Calculator
- Financial Wellness Checkup
- Everything You Need to Know About Buying a Home
- What Is Homeowners Insurance?
- Home Insurance Is a Must-Have for a Secure Future

MORTGAGE MOUNTAIN LEGEND:

- All active players will be entered into a monthly drawing.
- Active players who complete the path will be entered into a quarterly drawing.
- Active Publix associates who complete this path will also be eligible to receive a special mortgage package, including a \$100 Lowe's or Home Depot gift card, a free rate lock, a free credit report (PEFCU will waive the fee), and no application fee.*
- Note: Publix associates who complete this path but don't qualify for a PEFCU mortgage will be offered a free session with a PEFCU lending expert for one-on-one financial guidance.

MORTGAGE MOUNTAIN REWARDS

Buying a house is a groundbreaking journey that can lead to long-lasting financial wellness. You'll find valuable seeds of knowledge along this path that will blossom into a home sweet home.



Mortgage Mountain

- Saving for Goals
- Setting Up an Emergency Fund
- Six Ways to Up Your Savings Game
- Emergency Fund Calculator
- Financial Wellness Checkup
- How Tracking Your Spending Can Help You Use Your Money Better
- Savings and Deposit Accounts

SAVINGS GROVE LEGEND:

- All active players will be entered into a monthly drawing.
- Active players who complete the path will be entered into a quarterly drawing.
- Active Publix associates who complete this path will also be eligible to receive a \$25 deposit into their PEFCU savings account (new or existing) if it has direct deposit for at least one month.*

SAVINGS GROVE REWARDS

Dig a little deeper into budgeting, saving, and investing. You will also learn the skills on this path that will flourish into life-long financial stability.



Savings Grove

- Understanding Credit Reports and Scores
- Estimate Your Credit Score
- Using Credit Cards Responsibly
- How Can I Lower My Credit Card Interest Rates?
- Financial Wellness Checkup
- Basic Credit Card Types and Terms You Need to Know
- The Effects of Bad Credit

CREDIT COASTLINE LEGEND:

- All active players will be entered into a monthly drawing.
- Active players who complete the path will be entered into a quarterly drawing.

CREDIT COASTLINE REWARDS

Level up on your understanding of credit. This path will teach you fruitful strategies for reducing debt, boosting your credit profile, and getting the best loan rates possible.



Credit Coastline



PEFCU History

Publix founder George Jenkins wanted Publix associates to have their own credit union so they could have a financial partner that met their banking needs in every phase of life. In 1957, Publix Employees Federal Credit Union was founded! In fact, Mr. George and other Publix leaders made the very first deposits with cash from their own pockets!

If you're wondering where to save, invest, or borrow money, remember that PEFCU is the only credit union founded for Publix associates, by Publix associates.



Learn more at PEFCU.com.



Financially Fresh

A Fresh Outlook on Your Financial Goals

Financially Fresh is PEFCU's premier financial wellness resource designed to give you the knowledge needed to make fruitful financial decisions.

Financially Fresh Journey is your easy map to buying your dream home, sticking with your budget, boosting your credit score, buying your ideal car, and whatever else brings you financial stability.



Scan to learn more about Financially Fresh.



How to Play

Welcome to Financially Fresh Journey! This game helps you sow fruitful money habits that lead to real-life rewards. Here's how to get started:

- 1. Create a login:** If you haven't already, create an account at FinanciallyFresh.PEFCU.com – it's free! This is where you'll go to complete activities for the game and get the chance for rewards.
- 2. Pace yourself:** Start with the Budgeting Boardwalk. Complete the activities on each space at your own pace. To find the listed activities, search the name of each activity in the search bar at FinanciallyFresh.PEFCU.com.
- 3. Become a budgeting champion:** Once you reach the FF Market, you've learned the basics of budgeting.
- 4. Choose your next adventure:** Move on to the auto, home, savings, or credit path for a chance to get eye-popping incentives and quarterly surprises.
- 5. Look for surprise rewards:** Every month, active players will be entered into a drawing for a reward. Active players are participants that have created an account at FinanciallyFresh.PEFCU.com and have watched a video, read an article, or completed a course during the month.



*Scan for terms and conditions.

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Financial success is not a destination,
it's a journey!



A financial education game from Publix Employees Federal Credit Union

