

From Cathy Becker of Green America,

Thank you again for a great event yesterday. Attached is my presentation -- pretty much the same as what I sent you earlier, but for this I added the [This! Is What We Did](#) link to the resources - that's the people with the Move your Money Office Hours.

This also has a link to Green America's [fossil free financial advisors list](#). One thing I should have mentioned: While most people like for their bank to be in their community, a financial advisor can be anywhere, and you can meet them by Zoom. In your community is great, but it's not a requirement. More important is that they are knowledgeable about and committed to responsible and sustainable investing.

Answers to a couple of questions that came up:

Regarding how long to keep bank statements: Recommendations range from [1 year to 7 years](#) -- but the IRS can do an audit going back three to seven years, so three is a good minimum amount, and up to seven would be extra safe. Most statements these days are online in PDF form, so it's a matter of downloading PDF files from your account.

Regarding the obstacles to mortgages - Besides money for the downpayment and student loans, the third item is a low credit score. Self-Help Federal Credit Union, which I mentioned in the presentation, deals with this by not requiring as high of a credit rating to get a mortgage. They also have programs that help people build credit scores, by taking out a small loan that people can then pay back with small payments over a few years. At the end of the repayment period, Self-Help puts a bonus in your bank account. I don't know of any conventional banks that have programs like that!

Here is more on [community banking and investing](#)

Thank you again, and I hope to see you again in January!

Cathy

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Check out our 2024 [Guide to Socially Responsible Investing and Better Banking](#)