

SUMMER 2021

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MAGAZINE

FEATURING ATLANTA HAWK

Clint Capela

Also Inside:

Advice for First-Time
Home Buyers

Wedding Savings Tips

Things to do This Summer

Streaming Wars





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SUMMER 2021

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FEEDBACK.

We always want to hear from you! Tell us what you like, what you don't like, or what topic you want to see us cover. Send your comments and questions to bjheape@georgiasown.org and we'll see what we can do!

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Want to know more about what's going on with Georgia's Own or Ne[x]t? Like us on Facebook (facebook.com/georgiasown) and follow us on Twitter ([@georgiasown](https://twitter.com/georgiasown)) and Instagram ([@georgiasowncu](https://instagram.com/georgiasowncu))! You can also visit the blog at georgiasown.org/blog to find money-related articles and tips. We want you to be a part of the conversation, so let us know what you're thinking!

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FROM THE COVER

Clint Capela

FROM THE EDITOR

Highlight of 2021 (so far!), interviewing **Atlanta Hawk, Clint Capela** for this issue of the *Ne{x}t Magazine*. We conducted the interview as the Hawks prepared for the Eastern Conference Finals, which only added to my excitement. He's the real deal – and we believe the Hawks team will be bringing the heat in the 2021-22 season. Flip the page to find out more about this all-star, where he enjoys spending his free time around town, and the advice he has for young athletes.

Are streaming services replacing cable? It seems like **Streaming Wars** and with so many options, choosing what's right for you can feel overwhelming. Fear not, we've got the breakdown of the classic and new streaming services.

Instead of sitting around streaming, I'm going to challenge you to get outdoors and

find adventure. There is so much **to do this summer** in the Atlanta and South Georgia area. I've personally added blueberry picking to my summer bucket list. How about you? Plans to shoot the hooch? Add that to my must-do list too!

Major life changes, like choosing a career path, buying a home or planning a wedding, can be stressful and costly. We asked some of Georgia's Own to share what they wish they had known before purchasing a home. We took the answers and now have **Advice for First-Time Home Buyers**. It's good! Planning a wedding soon? We've compiled a list of tips to saving while planning your big day. You'll want to visit georgiasown.org/blog for more **Wedding Savings Tips**.



Brianne

B E L I E V E

*with Atlanta Hawk,
Clint Capela*



Our very own Atlanta Hawks went all the way to the Eastern Conference Finals. While the 2020-21 season ends there, this A-team of athletes has Atlanta believing the best is yet to come. Atlanta's strong playoff games have made Bogdan, Capela, Collins, Reddish and Young household names across Georgia. Which is why I was so pumped to talk with Atlanta Hawk center, Clint Capela.



WHAT IS A TYPICAL DAY IN THE LIFE OF CLINT CAPELA?

I like to get up, go get tested and practice starts in the morning. Shoot around, watch films, get some body treatments before noon. Afternoon I go back home, take a nap and get ready for the game. I get back to the arena around 5 pm. I get warmed up in the arena about an hour and half before the game. Then I go back to the lockers, where I get some more body treatments. And then it's game time!

AT WHAT POINT DID YOU KNOW YOU WANTED TO PLAY BALL PROFESSIONALLY?

After high school. I graduated high school in France. I signed a pro contract right after high school. I went to a first division team in France, so I was 18 years old. Pretty late, I would say 13. That's when I started basketball and saw I may have a chance to make it to the pros.

WHO INSPIRED YOU TO PURSUE YOUR DREAMS?

Always my mom. Because of the way she raised me and my brothers. She's always been the adult I've looked up to since I was a kid.

WHO WAS YOUR ATHLETIC ROLE MODEL OR ENCOURAGED YOU?

My brother. We were always playing on the weekends. His games were on the weekends and I was always going with him to watch his games. Since I started, he's always been the one behind me playing basketball.

HOW WOULD YOU COMPARE THIS HAWKS TEAM TO YOUR TEAM IN HOUSTON?

In Houston, it was always championship year - all-go every year. The fans expected it. The team expected it. That is the difference. I feel like here we still have room to grow.

HOW DID YOU FEEL WHENEVER YOU ACHIEVED YOUR FIRST CAREER TRIPLE-DOUBLE?

I was really excited. I knew that it was pretty rare and I knew that I had a chance to do it. Yea, I was just excited and all of my teammates were excited for me. And from the bench, whenever I had my 10th block – it was a really special night. I kept the ball at my house. It's something dear I will always keep with me and hopefully I will be able to recreate it. Even if it's not easy to do.

BEST PART OF THE 2020-21 SEASON?

I think that we're getting wins in a row. And just that people weren't expecting us to go that far or to be that good. That's really the exciting part about this season.

WHERE DO YOU CALL HOME?

I call home Switzerland. That's where I grew up. That's where my family is – my brothers, my nephews, my mom, all the people I grew up with my first 15 years. Geneva, Switzerland is home. I was born in Europe but my parents are African, from Congo, Africa.

WHAT IS YOUR FAVORITE THING ABOUT GEORGIA?

I really like the Piedmont Park. I go there a lot and ride scooters. And I really like to go walk there, I do that a lot. I like this place called Park Tavern. It's pretty cool and I like the people there.

DO YOU MISS SWITZERLAND? OR VISIT OFTEN?

Every summer I go back. I miss my mom and my family back home. Having my mom with me, the dishes and food that she makes, my nephews and the fun I have with them.

WHAT IS YOUR FAVORITE HOME-COOKED MEAL?

My mama, she makes this African meal – it's rice with beans. She makes this sauce with the beans that's just a little bit spicy. It's called madesu in Congo. She has her way of doing it and I miss that meal a lot.

WHAT DO YOU LIKE TO ORDER WHEN OUT?

I like to try new stuff and new restaurants. I like to try new sushi a lot and French restaurants. Whenever I go to a new restaurant, I like to order the best food they have so I always ask for the chef's recommendation. I feel like this is how you get the best at every restaurant.

WHAT ADVICE WOULD YOU GIVE YOUNG ATHLETES?

Just like I was [given]. Believe in yourself, work hard and get ready for the next opportunity.



STREAMING WARS

best streaming services to replace cable

By Ashley Byrd, Marketing Specialist

The rush of new streaming services has many of us wandering around in a state of confusion. They're trying to win viewership, and we're stuck in the middle. Don't worry—we've got your back. Here's a breakdown of the best streaming services to replace cable:

CLASSIC STREAMING SERVICES

NETFLIX offers a wide variety of commercial-free, award-winning TV shows, movies, and documentaries you can watch whenever, wherever you want. They offer three plans based on the number of devices that can stream the service simultaneously. It's available on smart TVs, PlayStation, Xbox, Chromecast, Apple TV, Blu-ray players, and more. You can even download your favorite shows and watch them on the go. The monthly cost is \$12.99, but take advantage of the 30-day free trial first.

With **HULU**, you can view thousands of shows, movies, and Hulu originals with plans that start at \$5.99 per month after a free 7-day trial. If you're looking for more, you can bundle Hulu, Disney+, and ESPN+ for \$12.99 per month. Hulu's newest feature is live television sports, news, and entertainment. With access to their entire streaming library, the package is \$44.99 per month—nearly \$175 cheaper than the average cable package. You can stream Hulu online and on iOS, Android, Roku, Fire TV & Fire Stick, Apple TV, Chromecast, Xbox, Samsung, LG, and Nintendo Switch.

AMAZON PRIME VIDEO is included in the Amazon Prime membership, which is \$119 per year or \$59 per year for students. It allows viewers to stream thousands of movies and TV shows, including exclusive Amazon Originals. Without a Prime membership, Prime Video can be accessed with a standalone membership at a monthly rate of \$8.99. Viewers also have the option to rent or buy select movies and TV episodes. They can even bundle more than 100 premium channels like HBO, SHOWTIME, MLB, TV and STARZ for an additional cost of \$4.99-\$14.99 per month. Some Prime Video subscriptions include the Watch Live feature, which allows viewers to live-stream programming. You can stream on the Prime Video app, a compatible Fire TV, smart TV, streaming media player, game console, mobile phone, or tablet.

NEW STREAMING SERVICES

PARAMOUNT+, formerly CBS All Access, offers streaming of more than 10,000 episodes of your favorite CBS shows, classic hits, and exclusive original series. Viewers can also watch live sports, shows, and news at home or on the go via their local CBS station, CBSN, CBS Sports HQ, and ET Live. Streaming devices include Roku, Apple TV, Fire TV, Chromecast, Android TV, PlayStation 4, Xbox One, and Samsung Smart TV. Paramount+ offers a Limited Commercials Plan for \$5.99 per month and a Commercial-free plan for \$9.99 per month. Opt for the annual plan, and you can save more than 15%, but take advantage of the free 7-day trial first.

APPLE TV+ features Apple's original ad-free and on-demand series and movies. Viewers will also find hit movies and shows available for rent or purchase and access to other video subscriptions like Showtime, Starz, and HBO. Watch it on your favorite Apple devices, smart TVs, and AirPlay-enabled TVs. You can also access it on the web at tv.apple.com. Most Apple TV+ series release three episodes and then one new episode per week, so binge-watchers take note. Apple TV+ doesn't have a library of licensed shows or movies and won't release entire seasons of your favorite shows at once. After a 7-day free trial, the service costs \$4.99 per month, and subscribers can divvy up viewing privileges among six family members. Apple also bundles Apple TV+ with its Apple Music student-discount plan at no extra cost. Viewers who purchase a new Apple device qualify for a free 1-year subscription.

DISNEY+ launched its highly anticipated streaming service in November 2019. Viewers can get the best of Disney, Pixar, Marvel, Star Wars, and National Geographic all in one place—and it's always ad-free. The entire family can watch new releases, classics, and exclusive originals on the go or at home on up to four different devices at one time. After a 7-day free trial, you can stream for \$6.99 per month. Want more? You can bundle Disney+ with Hulu and ESPN+ for just \$12.99 per month.

HBO MAX is a newer streaming platform that bundles HBO with classic shows, documentaries, specials, and blockbuster movies, acquired series and movies, like Friends, plus an exclusive collection of new programming under Max Originals. HBO Max is \$14.99 per month. Viewers who currently subscribe to HBO NOW through HBONOW.com and are billed through HBO or subscribe to AT&T TV or U-Verse TV have access to HBO Max at no additional cost.

Wedding Savings Tips

Wedding season is here, and for those couples on a budget, you may be wondering how to have a big day without spending in a big way. We have some tips on how you can create the perfect moment of matrimonial bliss without going over your budget (and maybe even while staying under it).

Consult the experts

Talk to your friends

Look ahead

Choose a less popular date

Location, location

Don't use so many fresh flowers

DIY

Skip the limo ride

There are so many ways to make a wedding great without breaking the bank, so put on your thinking hat and look for creative ways to stay within your financial needs. Make a budget, decide which priorities are the highest for your big day, and plan to have an amazing, finances-friendly wedding that you will remember for years to come. Visit georgiasown.org/blog for more savings tips when planning your big day.





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It's your money, but do you really know what it can do—how to manage and grow it? One of the many benefits of being a member of Georgia's Own Credit Union is that we have a variety of free resources to help you understand the ins and outs of personal finances. Topics include everything from money management to planning for the future.

To view our complete selection of free, interactive learning videos, visit georgiasown.org/financial-wellness.



GEORGIA'S OWN
CREDIT UNION

8 THINGS TO DO THIS SUMMER

in Atlanta and South Georgia

By Ashley Byrd, Marketing Specialist



Six Flags White Water

Another popular summer activity, this water park is filled with thrilling water slides, a massive wave pool, and various kid-friendly attractions.

Alive in Roswell

A popular festival held on the third Thursday of every month from 5-9pm includes live music, food trucks, and vendors.

Shoot the hooch

A quintessential summer activity for Atlantans - shoot the hooch is a great way to keep cool during the hot, southern summers, plus it's cheap.

Art Stroll

Castleberry Hill hosts an art stroll every second Friday of the month. You can partake in a free, self-guided tour of art galleries and murals, plus have a bite at one of the many local eateries.

Painted Pin

The Painted Pin is an upscale, boutique bowling alley in a warehouse space that offers bites, bowling, and more from bocce and ping-pong to Skee-Ball and shuffleboard.

Visit a Farmer's Market

Summertime means the opening of neighborhood farmers markets, and Atlanta and South Georgia have plenty to choose from.



Take a hike

The state of Georgia has plenty of hiking locations for all levels with watering holes to cool off afterward. You can hike, have an afternoon picnic, take a swim, rent kayaks, and more.

Blueberry Picking

Summer is blueberry season, and there are dozens of places throughout Atlanta and South Georgia that offer pick-your-own blueberries.

From the cover

CLINT CAPELA

To young athletes,

**BELIEVE IN YOURSELF, WORK HARD AND
GET READY FOR THE NEXT OPPORTUNITY.**



Twitter @capelaclint
Instagram @ccapela15



Borrow **Smart** & Dream **Big**

A private student loan from Georgia's Own Credit Union is a genius move. Because we're a not-for-profit credit union, we can offer you competitive interest rates, flexible repayment options, 24/7 support, and more.

To learn more about our private student loans or to apply online, visit georgiasown.org/student-loan.



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CREDIT UNION

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ADVICE for first-time home buyers

what we wish we had known before buying a house

You actually need more money than the cost of the house (earnest money, closing costs, etc.). I didn't think they were actually going to cash the earnest money check.

- Will M.

The most important thing about a home is not how it looks. If the size, space and location will be right for you five or ten years down the road, the rest can be fixed.

- Laura S.

Be available at all times to do whatever's asked of you, and quickly! The process can be stressful, so be prepared.

- Eve Y.

I wish I had known I could add funds to our loan for renovations. It would have been helpful to know beforehand.

- Kaye E.

Look in all of the cabinets and closets. Not to snoop out what they have, but to get a better idea of the condition of the home.

- Rebecca M.

Purchase at a lower price than your budget so you can get the repairs done your way. Don't trust the sellers to get the repairs done completely or the way you'd have them done.

- Cassie W.

Set up bi-weekly payments from the very beginning! It'll help so much in the long run and is not something anyone told us.

- Kristen H.

I wish someone had let us know how property taxes can vary greatly by county!

- Abby C.





Be sure to look beyond just your mortgage payment when considering whether you can afford it. Houses will need repairs.

- Kaitlyn R.

Have an emergency fund! Our septic tank flooded not long after moving in. I wasn't prepared for the headache or cost involved with fixing it.

- Andy C.

With a house comes maintenance and upkeep. Budget for those extra expenses and stay on top of routine upkeep to prevent major issues down the road.

- Becky B.

Get a home inspection during the due diligence time frame and request the sellers fix anything beforehand, especially anything major.

- Alex Q.

There are lots of costs leading up to the purchase. Be prepared for those extra costs and fees.

- Grace H.



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