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MAGAZINE

Q&A with Atlanta Shortstop **Dansby Swanson**

Also inside:

6 Tips for Stronger Savings

The Sounds of Atlanta

**How to Stop Anxiety from
Ruining Your Finances**





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WINTER 2020

IN THIS ISSUE

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 kereeves@georgiasown.org and we'll see what we can do!

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We'd love it if you'd like us

A photograph of actor Dansby Swanson smiling, leaning against a wall covered in newspaper clippings. In the background, there is a professional video camera on a tripod and a boom microphone hanging from above. The scene is lit with soft, warm light, and there are some purple and yellow diagonal lines overlaid on the top left of the image.

FROM THE COVER

Q&A with Dansby Swanson

FROM THE EDITOR

New year, new *Ne[x]t*...or something like that! Besides a fresh edition of *Ne[x]t* Magazine, I hope 2020 has given you a fresh start—with your finances, your career, your life, your...whatever. I'd also like to thank our loyal readers for another year of support. And if you're new to Georgia's Own and *Ne[x]t* Magazine, welcome! I hope you discover something useful or interesting inside.

We're kicking off the new decade with Dansby. Hailing from Kennesaw, the hometown hero sat down with us to talk about his life off the field, from his Atlanta-centric organization, All Things Loyal, to soccer superstar girlfriend, Mallory Pugh, to the number of Jordans in his collection. Flip to page 6 for the full Q&A with Atlanta's shortstop, Dansby Swanson.

It wouldn't be a new year without resolutions, and if you're like most Americans, saving money is probably one of them. On pages 4-5, we're sharing our favorite tips to beef up your savings account. Does your playlist need an upgrade for the new year? Tune into "The Sounds of Atlanta" on pages 11-12 to see which artists we're listening to on repeat in 2020.

Want more? You can always find more financial tips and tricks by following Georgia's Own on Facebook (facebook.com/georgiasown), Twitter ([@georgiasown](https://twitter.com/georgiasown)), and Instagram ([@georgiasowncu](https://instagram.com/georgiasowncu)).



-Kaitleyn

6 Tips For Stronger Savings



If you're wondering

when you need to start saving money for the future, that time is now. Whether you're saving for a trip, a house, a car, retirement, or something else, setting aside money now for future benefit is an action that has to be repeated until it becomes a habit. Here are several helpful suggestions—perhaps you're already doing some of them. The more steps you take, the faster your savings will grow!

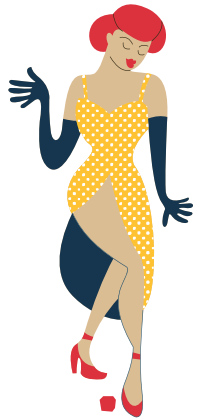


Tip 1: ***Avoid instant gratification***

Some call it the 30-day rule. Before you make a significant purchase, wait a month. More often than not, your urge to buy the item has waned or passed completely. Now, you're enjoying the effects of your patience instead of suffering from buyer's remorse. A short wait can save you a lot of money.

Tip 2: ***Set up an emergency fund***

One of the fastest ways to get in debt is to be financially unprepared for an emergency. This can include everything from a medical emergency or sudden job loss to unexpected car repairs. As a rule of thumb, you should have at least 3–9 months' worth of living expenses saved up for these situations.

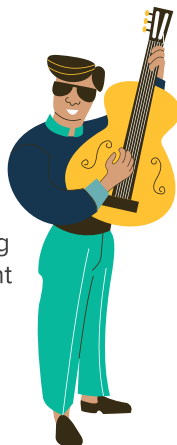


Tip 3: ***Record your expenses***

When you document your purchases, you avoid the familiar "where did all my money go" scenario. This includes even small purchases, such as that fancy cup of coffee. If you want, you can cross-reference your list with your bank statements to ensure accuracy. Now that you've collected your data, break it out into categories (gas, groceries, rent, etc.). Where can you trim? Are you going out to eat too much? Maybe it'd be better to brew that java at home.

Tip 4: ***Automate your savings***

Virtually all banks and credit unions offer automated transfers between your checking and savings accounts. Determine an amount that can be automatically transferred and saved without straining your budget. You'll be surprised how fast your savings account grows. Just set it up and forget it.



Tip 5: ***Renegotiate your terms***

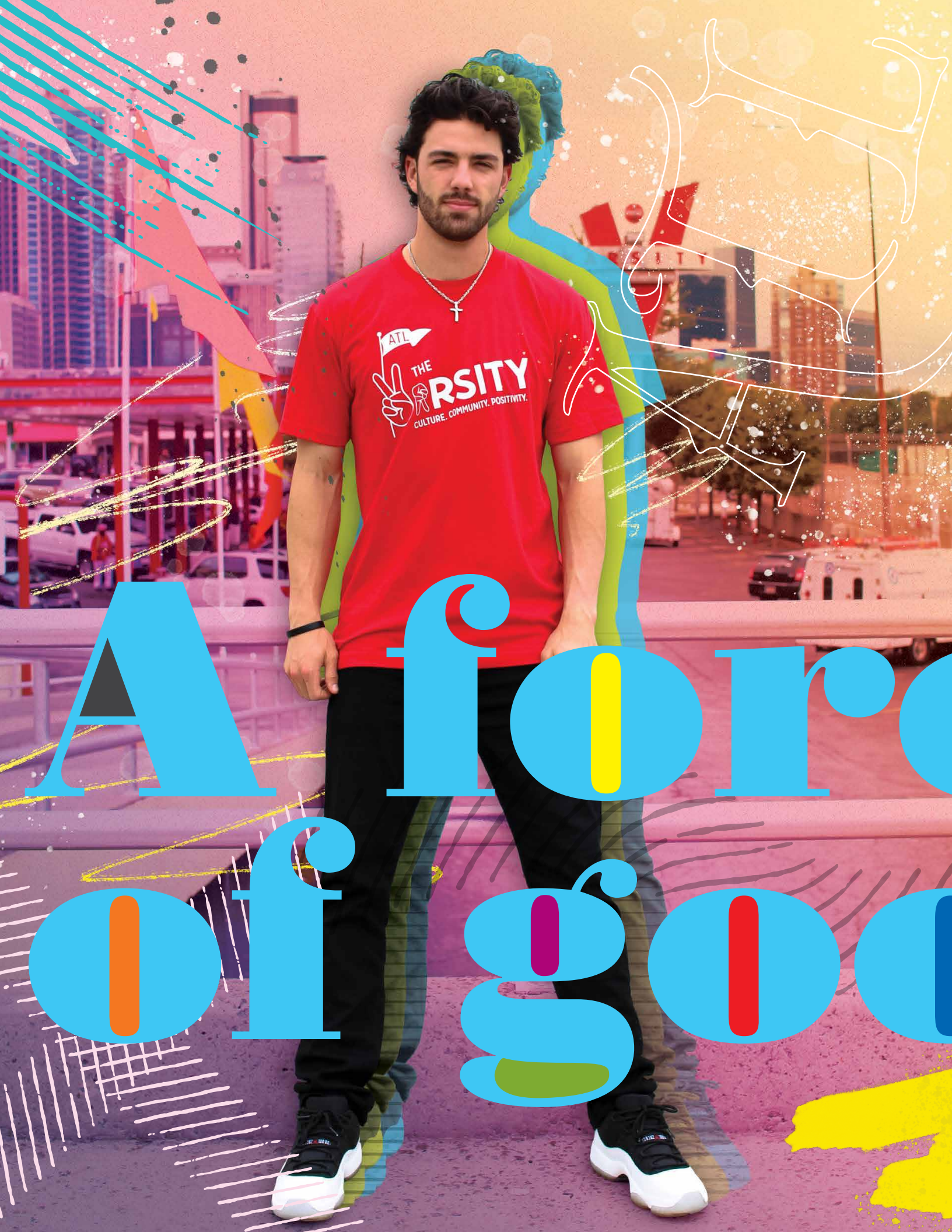
Whether it's your cell phone or cable bill, the closer you are to the end of your contract, the more leverage you have to get a better deal. Call and ask to speak to the retention department. Let them know that you are considering a new provider and see what they offer to keep you as a customer. You'll be surprised at how much you can save. Also, keep an eye on aggressive offers from its competitors. It may be time for a switch. The same goes for your home and auto insurance. Get a quote to make sure you're getting the best price.



Tip 6: ***Install a programmable thermostat***

Why pay to keep your house or apartment comfortable while you're away? Programmable thermostats can be set to reduce your heat or air conditioning use during certain times to boost energy savings. According to Energy Star, you can save approximately \$180 a year with a programmable thermostat. Now that's a good investment.

This is just a small sample of what you can do to maximize your budget and savings. The important thing is to get started!



A for
of good

Born in Kennesaw, Georgia, Dansby Swanson is one of the few MLB players who get to play for their hometown team. Some might say that the talented shortstop is living the dream, but making that dream a reality took a lot of hard work and determination. Dansby was initially drafted by Arizona, selected first overall in the 2015 MLB Draft, but was traded to Atlanta later that year. It was destiny, and Dansby is making the most of his opportunities, on and off the field. Learn more about our local superstar below.

What's your favorite thing about playing baseball?

I've been really involved in sports ever since I was a little kid, especially baseball and basketball. I'd honestly say I loved basketball more. It's just how I operate. When I need peace of mind, I use basketball to find it. But I've also always loved baseball and what it teaches. Not everyone gets the opportunity to learn the ins and outs of what we do in the game. I just think it's fascinating.

How old were you when you first began playing, and when did you fall in love with the game?

I started playing baseball as a kid, though I didn't really focus on it until I got to college—that's when it clicked. I started to get better and better and better. I'd always been undersized, and as I began to develop as a player, my confidence started going through the roof, and I knew that was what I was called to do. So that's what shifted everything—I always put my head down and worked. It's

been a blessing that I've been able to keep that mindset going forward.

Who has influenced you most in your career?

I'd say my dad is the one person I've always leaned on, who's taught me everything that I know. Between him and my college coach, Coach Corbin, and my high school baseball coach, James Beaver, those are my biggest influences.

What lessons have you learned on and off the field that you would like to share with others?

Nothing replaces hard work. People want to find the easier ways to do things, but that never works. You've always got to work at your craft. You've always got to dedicate time. Also, being blessed with a good family, people who push you and help you grow, that's support you need during times that are harder. The uncomfortable moments are when you're going to grow the most. Being able to rely on the people around me during those moments helped me develop both as a player and as a person.

What are your favorite things to do in Atlanta?

Whenever we get time off, I'm a big fan of downtime. I like to relax, hang around with good people, with my dog and my best friends. When I'm off, I also spend a good amount of time in Nashville with my friends. We do a lot of training, and we work a lot, which is really rewarding and valuable. Also, I just love being at home. I've never been the kind of person who goes out a lot—I enjoy my downtime. Whether with my girlfriend or my friends, as long as they're good people and they make me better, I love just being around them, watching football on Sunday and just enjoying the relaxing aspects of life. Most professional athletes don't get much downtime, as we're always pulled in a bunch of different directions, so when I have time off, I just like to relax for the most part.

I also love doing stuff around the community. I like to shine my light on the important people around me, whether it's people I know or people in the community who deserve a spotlight or some help. That's part of why I started All Things Loyal.

Other than Atlanta, what's your favorite city?

Nashville, without a doubt. That's where I went to school and it's my home away from home. It's a good way to get out of Atlanta and all the stuff that goes on around Atlanta for me during the year. Being in Nashville gives me a vacation without having to go on vacation, and I can focus on my training.

How do you reward yourself after a big win?

I don't. Winning is what I've always expected. Whenever we win, that's our job. There's nothing to celebrate other than trying to be better the next day.

**Q&A with
Dansby Swanson**

Your girlfriend, Mallory Pugh, is also a professional athlete. Who is more competitive, you or Mallory?

I would say we're pretty equal. We compete in almost everything we do, and it's fun. We're competitive people, and we like the same sorts of things. My family is competitive, as is hers, and we just have a great time. The one thing she can beat me in is long distance running and everything related to soccer. Otherwise, I totally win...when we first started dating, she thought she could beat me in ping pong, and that went south really quick! Though, there's this card game she's really good at and she beat me a couple of times...I guess we're both super competitive.

If you weren't playing baseball, what would you be doing?

Honestly, I have no idea. It's not like I've never thought about anything else outside of baseball, but I'm just so wrapped up in it. It's what I love, and I don't settle for anything less than that. Ever since I was about five, I wanted to play major league baseball.

Tell us about your organization, All Things Loyal. What's it all about, and what motivated you to start it?

I wanted to create the same sense of loyalty and love for the city that shaped me into who I am. I thought it was a good opportunity to highlight all these different aspects of Atlanta that are specific to Atlanta, and it's great to showcase that pride. We're from the South, and we're big on being humble and putting our heads down, but I wanted to say it's okay to be proud of where we come from and continue developing a strong community together.

I thought t-shirts with unique designs were the best way to highlight Atlanta and the things that helped shape me. I thought it would help show people who I really am. I felt at times that people didn't know who I really was, what I valued, what's close and dear to my heart. There were places I wanted to be able to give back to the community, but in a unique way where I was able to share with people who I really am and what I value.

It's been really meaningful to highlight places like The Varsity. My grandfather and I would go to The Varsity a lot and spend time there together. Music has always been really important to me, too, and while people assume I must be a Southern kid who just loves country music, that really couldn't be further from the truth. I've listened to rap music since I was about eight—that's why we featured Outkast in our first design. They were my intro to Atlanta as a city. Now, growing up, it's so cool seeing how important they were to the community and to the city, kind of putting America on notice that Atlanta was a place to be. "Elevators" is an Outkast song that I've always loved.

One of the other aspects we want to highlight is the personality of the city. Striving to get better, the importance of being a good person, teaching kids that the coolest thing

you can do is to be kind and loving to other people, and to build community through doing and saying the right things.

I'm a big believer in helping kids and the next generation. People weren't always blessed with the same guidance and love I was given through my family. So, being able to do that for others is important—we have to break the cycle. For example, going to Green Acres Elementary with Georgia's Own, seeing the kids and talking to them, even doing something small like bringing them pizza, I hope they were happy and it made their day brighter, and that it's something they can take forward.

Just for fun—what's something many people might not know about you?

I have a lot of shoes. I'm a big Jordan person—I probably have over 70 pairs. I have a closet set up around my shoes—my clothes just fit in where they can. In the off-season, I probably cook dinner five out of seven nights, as I enjoy trying to make different things while still eating healthy. There's some peace of mind with that. Another weird thing along that line, people are shocked that I don't have someone who comes and cleans my house. I do all of that, and I really enjoy it. It's a peaceful thing to see a task and accomplish it.



“ I’m a big believer in helping kids and the next generation.”

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IN ★ ALL
the time
it ain't
NOTHING
ON MY MIND
BUT...WE AIN'T
PLAYIN' WITHE



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Atlanta has quickly become the hub for all things entertainment. From music festivals like One Music Fest to movies and TV shows from the newly erected Tyler Perry Studios, the reach of Georgia-centric entertainment is felt not only stateside, but around the world. This especially rings true when it comes to music. Not only is Atlanta home to some of the best and brightest musical talent, but it also opens its arms to equally bright and shining talent from other cities across the map. Let's take a look at who's big and who's next in music.

Who's big...

21 SAVAGE

Top hits:

1. **"Ric Flair Drip" w/ Offset and Metro Boomin** – 334 million views
2. **"Bank Account"** – 285 million views
3. **"No Heart" w/ Metro Boomin** – 221 million views

One of the biggest names in rap music today, 21 Savage—born Shéyaa Bin Abraham-Joseph in London, England—has called Georgia his home since the tender age of 7, though his maturing process in DeKalb County was any and everything but. Fast forward and 21 Savage has made a name for himself in multiple avenues. He's used his past experiences to pen gripping tales, which have catapulted his music to the heights of success: his debut album *Issa Album* peaked at No. 2 on the Billboard charts, and his sophomore effort *I Am > I Was* earned the coveted No. 1 spot.

"I want to help kids with a background similar to mine get smart about their money."

– 21 Savage

In addition, 21 Savage leveraged the success of his first hit single from *Issa Album*, entitled "Bank Account," and launched his Bank Account Campaign. The Bank Account Campaign provides resources to teach financial literacy to students across the country. The influential artist has been quoted by *Billboard.com*, saying that he "...knew almost nothing about bank accounts" while growing up. He followed up with, "As I have gotten smarter about financial management, I realize how empowering it is to control your money rather than be controlled by it," and, "I want to help kids with a background similar to mine get smart about their money."

Who's ne[x]t...

GUAPDAD 4000

Top hits:

1. "Flossin" – 2 million views
2. "Gucci Pajamas" ft. *Chance the Rapper* and *Charlie Wilson* – 1.3 million views
3. "Scammin" – 529,000 views

When Akeem Hayes landed on the music scene in December of 2017 under the stage name Guapdad 4000 with his introductory mixtape, *Scamboy Color*, some people, including myself, thought, "Who?!" But the talented young artist from Oakland, CA was not only able to stand out thanks to his unique name—he also managed to turn the casual listener into a fan with his equally unique and authentic sound. With a penchant for designer labels (just look at his current album *Dior Deposits* with titles "Gucci Pajamas" and "Prada Process"), the rapper and sometimes crooner has the talent and charm to marry throwback R&B with present-day hip-hop. His new single "Gucci Pajamas" features both soul singer Charlie Wilson ("There Goes My Baby," "Charlie, Last Name Wilson") and everyone's hip-hop favorite: Chance the Rapper ("Cocoa Butter Kisses," "No Problems"). When asked on *Revolt.tv* to comment on his sound, Guapdad 4000 said, "I'm a bit more eclectic. My music ranges from however melodic I want it to be. The good thing about my sound is that I'm constant."

On the horizon...

THAT GIRL LAY LAY

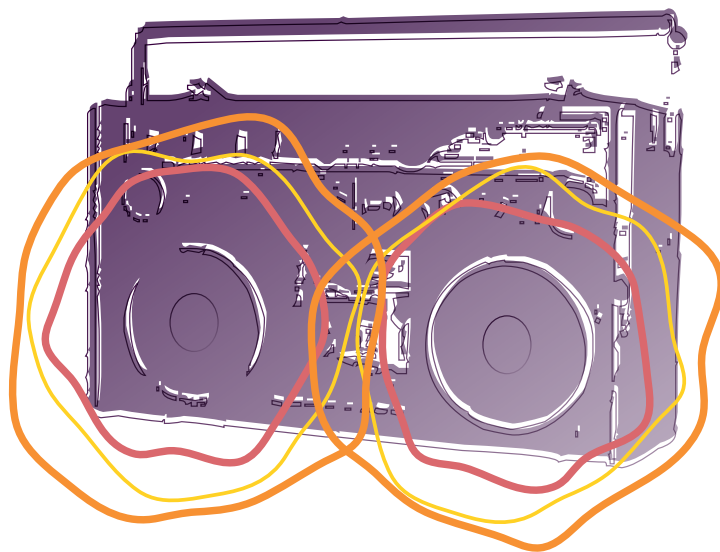
Top hits:

1. "Mama" – 16 million views
2. "Supersize XL" – 14 million views
3. "Go Lay Lay Go" – 6.1 million views

After getting her start by rapping age-appropriate freestyles like her viral hit "Taste," 12-year-old Alaya High, aka That Girl Lay Lay, has impressed most by becoming the little girl from Houston with the BIG—some might even say "Texas-sized"—YouTube numbers. That Girl Lay Lay is the youngest female rapper ever signed to a major label, and when asked about her freestyling capabilities during her television debut on *Ellen*, she responded, "I'm still practicing, getting better at it. You just do what you do..."

"I'm a bit more eclectic. My music ranges from however melodic I want it to be. The good thing about my sound is that I'm constant."

– Guapdad 4000



"I'm still practicing, getting better at it. You just do what you do..."

– That Girl Lay Lay



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How to **STOP** Anxiety from Ruling Your Finances

*By: Amrita Jayakumar
for NerdWallet*



Financial decisions are rarely easy, whether it's buying your first car or home or deciding whether to refinance student loans.

The anxiety can be heightened for millennials who witnessed economic turmoil during the Great Recession as they weigh milestone financial choices as adults.

"Many [millennials] grew up and saw their parents lose a house or have to delay retirement," says Brad Klontz, a financial psychologist and associate professor at Creighton University. "Of course, they are going to be anxious."

In fact, a survey this year by insurance company Northwestern Mutual found that this generation not only has a stronger inclination to make financial plans compared with older generations, but also has a higher level of anxiety about whether they are following the right strategy.

The survey found that **66% of millennials** (those born from 1981 to 1996) said they were "highly disciplined" or "disciplined" financial planners, compared with **60% of Generation X** (born 1965-1980) and **52% of baby boomers** (born 1946-1964).

At the same time, **70% of millennials** said their financial planning needs improvement. That's compared with **68% of Gen Xers** and **52% of baby boomers**.

There are ways to reduce the stress of financial decisions. Start by identifying your attitude toward money. Then, take action in a way that's tailored for you and turn to others who've been there.

Know your attitude toward money

Most of us grow up with a specific approach toward money, often learned from our parents, imbibed from those around us, or informed by our own experiences.

Being aware of your relationship with money can help you avoid pitfalls like worrying too much. Klontz, the author of several books on finances and psychology, says he's found four common approaches to money: worship, avoidance, vigilance, and status.

For example, those who are vigilant about money always worry about having enough and experience trouble making spending decisions. On the other hand, avoiders don't look at bills or statements until they absolutely have to, Klontz says.

Another source of insight about your financial mindset is Gretchen Rubin's book

"The Four Tendencies," which explores what drives people's decisions. She categorizes people as obligers, questioners, rebels, and upholders.

"Your 'tendency' shapes your perspective on the world and influences what kinds of [financial] strategies will work for you," Rubin says. For example, a "questioner" likes doing their own research and will only seek outside counsel they trust, Rubin says.

Take actions tailored to you

Once you've identified your attitude toward money, use that knowledge to ease the anxiety of financial decisions.

Make a to-do list

People who don't know where to begin can start by making a financial to-do list, says Eric Tyson, author of "Personal Finance for Dummies" and a former financial advisor. You could calculate how much money you earn and spend every month or add tasks like saving money for a goal or getting your credit in shape for a loan.

"Prioritize it, get some early victories," he says. "Don't beat yourself up thinking you've got to do it quickly."

Stay accountable

If you're an "obliger" and want to save up for a goal, use accountability to get started and stay motivated, Rubin says. That may be in the form of friends, a financial advisor or thinking about what you want in the future, she says.

Visualize the end goal

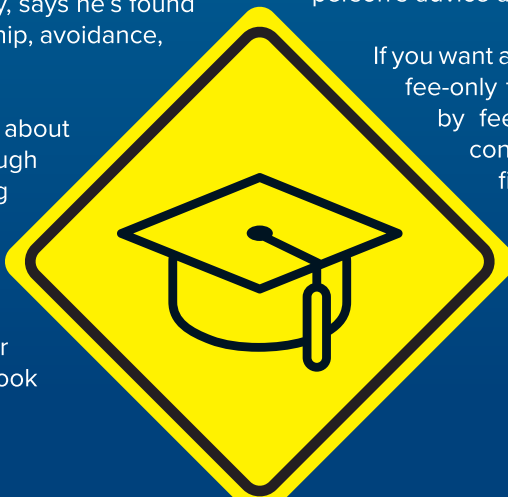
If you are a "rebel" who doesn't like being told what to do and wants to pay off debt, think of the freedom you'll have when you're debt-free. Set up automatic payments so you don't have to think about them, Rubin says. The automatic payments option is effective for anyone, she notes.

Turn to others for guidance

Tyson says the biggest mistake he's seen people make is that they don't get advice—or rely on one source—before making a financial decision.

"If your Uncle Joe seems financially savvy, you can run your thinking by him, but you should be selective about taking one person's advice as gospel," Tyson says.

If you want an expert's perspective, turn to a fiduciary fee-only financial advisor. Advisors who are paid by fees only, not commissions, have fewer conflicts of interest; those who follow the fiduciary standard put clients' interests ahead of their own. Or you can set up a free consultation with a nonprofit credit counselor.





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