

Student Spotlight **Leading by example to inspire others**

Rick Doucette, CFP, BAFS, ACUIC, General Manager of Coastal Financial Credit Union, Yarmouth, Nova Scotia.

Rick Doucette's specialty might be in the field of personal financial planning, but his favourite way to invest is in education.

Over the years this Nova Scotia credit union manager has completed many courses, programs and other learning activities related to his career. He has most recently achieved his ACUIC designation (Associate of the Credit Union Institute of Canada) with honours – a program he began in 1995.

Then, in 2008, Doucette was able to leverage his ACUIC designation towards a business degree at Lakeland College in Alberta. As a result, in April 2009 he graduated with a Bachelor of Applied Financial Services from Lakeland College.

"None of this would have been possible if not for CUSOURCE Knowledge Network's relationships with other institutions that allow for *CUIC*[®] courses to be recognized in college or university programs," Doucette says. "This encourages and inspires people to continue education. It's a win-win situation."

Doucette's commitment to both continuous learning and his credit union has assisted him in achieving his goal of becoming the General Manager of Coastal Financial Credit Union.

Having more than 9,500 customer-owners and approximately \$100 million in assets, membership at Doucette's credit union is strong. With a population of approximately 7,500 people in Yarmouth the credit union, under his guidance, has a definite presence in this important Nova Scotia community.

Doucette aims to lead by example and tries to inspire others. He encourages and mentors his credit union employees whenever possible. Generally, he says he completes two or three university or college courses per year.

"Education truly is an investment, not only in your career but also in you as a person – and it will pay dividends."

Doucette holds a Certified Financial Planner (CFP) designation from the Financial Planners Standards Council, and has been able to apply the knowledge and skill he has gained over the years to his credit union.

"The financial services industry has become so much more than simply a place where people cash cheques and get loans. Our members have become much more sophisticated and educated, and their expectations have increased accordingly," says Doucette.

While juggling full-time employment and family life and completing his degree at Lakeland College, Doucette also competed in a provincial bodybuilding competition in April 2009. He placed second, and is aiming for the top next year.

How is he able to do it all? By being positive and setting his personal bar as high as he possibly can.

“If you believe you can do it, you will,” he says.

