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## Member Success



*The EmpowerMe! Financial Wellness Program has kept me out of debt and I plan to take the skills that I've learned and apply them to my current and future life. - Tojyanna*



### Financial Challenges

- Outgoing money was exceeding incoming money
- Poor budget planning
- Lower credit score due to poor financial planning and spending
- Personal spending resulted in taking additional debts



### Savings

- Created a new budget plan that works
- Due to smarter planning, was able able to set extra money aside
- By having someone to talk to, she was able to create budgets and spending goals
- Has new financial skills to help establish and keep long term goals



### Success Outcomes

- By sticking to her financial plan, Tojyanna was able to raise her credit score by 62 points!
- Due to smarter budgeting, she was able to establish a personal savings that earns dividends, as well as an additional savings account for emergencies.
- Was able to take a personal vacation without going into debt.

## About EmpowerME! Financial Wellness Program

- Designed to help members achieve financial health and wellbeing.
- Access to top-notch financial coaches, tools and learning modules.
- Assistance in learning how to develop a budget and stick to it.
- When program participants stick to the program, they can achieve tangible financial success.