

"Make Your Money Talk" is a financial empowerment series where participants will learn:

- How to create a household budget
- Tips and tricks to improve your credit score
- Planning your SMART goals
- Identifying spending leaks
- ...and more!

Lunch is provided for in person attendees, and participants will receive a certificate upon completion of the course. All sessions are offered in person or online.

## Make Your MONEY Talk!

In cooperation with:



WWBIC's flagship financial literacy curriculum is Make Your Money Talk, which also includes a matched individual development account (IDA). WWBIC partners with BMO and Prime Financial Credit Union to support these accounts; and the Housing Authority of the City of Milwaukee to recruit participants.

Since 2004:

- 100 clients have **started their own business**
- 100 clients have **enrolled in college**
- 180 clients have **purchased/repaired a vehicle**
- 199 clients have become **first time homeowners**
- 574 clients have **reduced their personal debt and improved their credit scores**

WWBIC's financial wellness trainings have included **over 1,400 hours of training** provided by WWBIC staff and volunteers.



Monnike says:

*I would recommend the Match Savings Program to anyone serious about embarking on to the next steps to improving their credit and fulfilling their financial dreams!*

## Monnike

Monnike Brooks became aware of the Match Savings Program from the program postcard received in the mail. This postcard was perfect timing as she was currently interested in being a homeowner but unsure how to make it happen. Ms. Brooks knew that homeownership comes with increased responsibility to prepare to be an owner and maintain the home once purchased. She decided to pursue the Match Savings Program and attended the Make Your Money Talk Virtual Series.

Ms. Brooks completed this series and was amazed at the wealth of information received regarding financial management and the home buying process. She continued to save and monitored her spending throughout her journey towards homeownership. Through the coaching sessions, she gained a greater sense of stability to obtain her financial goal. Her financial coaches kept her motivated, patient, and less stressed.

On March 26, 2021, Ms. Brooks closed on her home and is overwhelmingly happy her hard work paid off. She is a first-generation homeowner and now has ample space for her children and something of value to pass on to them!



The Bambergs say:  
*WWBIC and the Match Savings Program gave us the knowledge, support and resources we needed to have the faith to receive what looked impossible for us. If you put the work in to the program, the program will work for you.*



## The Bambergs

Joseph & Josephine Bamberg participated in the match savings program with hopes to be guided towards financial stability for homeownership. They lived in a small two-bedroom apartment and needed more space. In completing the *Make Your Money Talk* bootcamp, they became more conscious of their spending practices and gained a better understanding of credit utilization. The couple was able to save \$9,000.00 in addition to their combined \$1,000.00 match savings goal. During this time, they learned how to make sacrifices such as foregoing getting hair and nails professionally done and excess shopping in place of saving for a financial goal. Today, the couple are proud homeowners and attribute their success to the Match Savings Program because of the direct and supportive counseling they received, enabling them to remain committed to the process of achieving their financial goal.

## Lloyd

Lloyd Watson, a rent assistance HACM resident and *Make Your Money Talk* graduate, was able to use his match savings account towards the purchase of a new vehicle. Before this, he had a car that was 23 years old and was constantly taking it to the mechanic for repairs.

The bootcamp taught Lloyd how to create a household budget and he was able to incorporate a car payment along with car insurance. He saved additional money to put down a larger down payment on his car and get a 1.9% interest rate on his purchase.

Lloyd says:

*I don't have to drive an unsafe car any longer! This purchase really made a difference in my life.*



## Shalaney

Shalaney Anderson had finished school and finally landed her dream job. As a child, she always wanted to save lives as an Emergency Medical Technician (EMT) – but she was unable to accept the offer without her transcripts and she couldn't get the transcripts released because of outstanding student loan debt.

Making the hard decision to use her matched savings for school instead of her initial plan to make a down payment on a home, Shalaney was able pay her balance to release the transcripts – on the very day the offer was to be rescinded. Shalaney was able to provide the transcripts, accept the offer, and starts her new job!

WWBIC's Individual Development Account Program allowed Shalaney to build wealth through savings and asset purchases helping to strengthen our Milwaukee community.

Shalaney says:

*WWBIC is an amazing organization that is there to motivate you and guide you in the right direction to help you reach your goals.*



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