



# Bank On It

A publication of Good Faith Fund's Asset Builders Program

2nd Quarter 2004

## Free Money Management Counseling in Helena

If your financial situation is causing you stress, you should plan to attend a free Money Management Counseling session in Helena, provided by Consumer Credit Counseling Service, a program of Family Service Agency, Inc. Linda Tucker, a professional counselor with the Agency, will provide confidential advice for developing budgets, setting goals, managing money, and addressing credit issues.

If you live in the Phillips County area, please take advantage of this FREE service provided by Family Service Agency.

**Dates:** June 18 and July 15

**Location:** First National Bank of Phillips County, 502 Cherry St., Helena

Space is limited! Call Vida Fielder at (870) 816-1126 or (870) 338-3479 to make arrangements.

If you live in the Pine Bluff area and would like money management help, contact Family Service Agency's Pine Bluff office at 870.536.6003 or toll-free 800.255.2227.

## Summer Energy Saving Tips

Use these cool tips to help you beat the heat and save energy and money this summer.



- Replace air filters monthly.
- Clear outdoor air conditioning units of debris and shrubbery so they work more efficiently.
- Use shades, drapes and blinds to keep the sun and heat out.
- Set the air conditioning thermostat to 78.
- Change incandescent lights to cooler fluorescent lights.
- Use fans to feel cooler, but turn them off when you leave the room.
- Use the microwave or grill outdoors instead of the oven or stove.
- Clean the dust from the coils and motor of your refrigerator to help it run cooler.

## The \$100 Challenge

At the end of the day, if you emptied the loose change out of your purse or wallet and laid it aside, would you miss it? Probably not!

You might be surprised to find how quickly your loose change can add up. We bet you can save \$100 in 3 months! How?

Every evening, empty your pockets and put the change into a container.

Pay for your purchases with dollar bills. At the end of the day, put your change in the jar.

Roll your change once a month and see where you are with your savings goal. Write the amount on a piece of paper and put the rolled change back in your jar.

Now, once you have saved what do you do with it? Make a deposit in your IDA account, or use it to pay a bill.

Small change adds up to BIG savings.

## Earnestine Banks And Her Dream Home

Earnestine joined the Asset Builders program through Boys, Girls, Adults Community Development Center (BGACDC) in Marvell, Arkansas. She is using her savings to add-on to her "dream home."



When she was in elementary school, everyday the school bus would pass by the house on 500 Willis Drive. She always had a dream to own that house one day.

Years later, Earnestine got the chance to buy the home and now she is adding a room. Earnestine says, "The Asset Builders program gave me the chance to add-on to my dream home!"

Earnestine is one of seven that have purchased their assets through the Asset Builders program in collaboration with BGACDC.

**continued on page 2**

## Upcoming Classes

### Pine Bluff

All Pine Bluff classes will be held at 10 a.m. and 6 p.m. at Good Faith Fund, 2304 W. 29th Ave.

#### June

- 14 Credit Management—  
Solving Debt Problems
- 28 Money Management\*

#### July

- 14 Renting, Leasing or Buying
- 20 Spending as a Habit—  
Saving as a Goal\*
- 28 Information Meeting

#### August

- 10 Information Meeting
- 19 Asset Specific Training-Home  
Ownership & Education
- 30 Asset Specific Training-Small  
Business
- 31 Financial Services\*

\* Free childcare at the 6 p.m. class in Pine Bluff on June 28, July 20, and August 31.

### Helena

All Helena classes will be held at 5:30 p.m. at the Phillips County Chamber of Commerce at 111 Hickory Hill Dr.

#### June

- 17 Information Meeting

#### July

- 8 Spending as a Habit—  
Saving as a Goal
- 15 Information Meeting

#### August

- 12 Renting, Leasing or Buying
- 17 Savers Club
- 19 Information Meeting

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### continued from page 1

Other BGACDC asset purchases:

Home repair/improvement: William Cole, Fannie Cheers, Wyatt Hampton, and Elise Williams

Home ownership: Ronda Smith Booth and Erma Sims.

### Mississippi—Ruleville

The following Mississippi classes will be held at 6 p.m. in Marks at the Quitman County Development Organization, 201 Humphrey St.

#### July

- 1 Asset Specific Training-Home  
Ownership & Education

#### August

- 5 Money Management

#### Contact Us

Pine Bluff: 2304 W. 29th  
870.535.6233

Helena: 502 Cherry St  
870.816.1104

Ruleville, MS: Mondays  
117 Floyce Street  
662.756.4343

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