



# Bank On It

A newsletter for Rapid Assets Savers

3rd Quarter

## Celebrating Our 100-Plus Asset Purchase

On Saturday, September 20, Good Faith Fund's Individual Development Account program held a special house-warming party in Pine Bluff to celebrate a significant milestone in the program. "Since the program began in 1999, 130 of the program's participants have purchased the assets they had been saving for," explains Ramona McKinney, IDA program director.

The celebration was held at the home of Lisa Willis, a single mom with 6 children and 2 grandchildren. And like 129 other low-income people, she never thought she could afford to buy anything like her own home.

Willis joined the Good Faith Fund's IDA Program in November 2001. She immediately opened her savings account and began saving for her home. It was not easy, but she got busy saving and took advantage of the programs available to her. She began working with the Dream Makers Housing Counseling Agency to work on her credit issues and paid off her outstanding debt. She also worked with the City of Pine Bluff to receive down payment and closing cost assistance, and qualified for her mortgage after 18 months of saving in the IDA program.

"Lisa worked hard to save her money, pay off her outstanding debt and take credit counseling courses. She deserves this house," McKinney said.

Willis' dream home is on a large fenced-in lot and has three bedrooms, one and a half baths, formal living room, dining room, large eat-in kitchen and den.

In all, there are 272 active participants in Good Faith Fund's IDA program. According to Angela Duran, executive director of Good Faith Fund, "the total amount of money saved by participants, combined with the matches made by the program, is more than half a million dollars."

GFF's IDA program funding is supported by the Foundation for the Mid South, Entergy, Arkansas Department of Human Services, U.S. Department of Health and Human Services, and the W.K. Kellogg Foundation.



Lisa Willis (3rd from left) sits on the front porch of her new home with her three daughters.

## Congratulations to Our Asset Purchasers!

Congratulations to the following individuals who have worked hard, learned to save and purchased their assets. Several people listed have also purchased assets in other categories but are only listed in the category of their first asset purchase.

### Home Ownership — 26 Total Purchases

Larry Barkins, Rhonda Booth-Smith, Ethel Richards Creggett, Sharon Crosby, Joyce Croseford, Loretta Darius, Sanetta Davis, Tamika Dixon, John Freeman, Sunday Gates, Queen Harris, Sharonda Henderson, Debbie Hubbert, Beulah Johnson, Tawonna Johnson, Mary Ann Jynes, Angela McDade, Jacqueline Miller, Theressia Moten, Jacqueline Murray, Genett Scott, Freddie Sheard, Gayle Stewart, Bobbie Swopes, Thelma Thomas, and Lisa Willis.

### Home Renovation — 40 Total Purchases

Mary Ann Anderson, Ardella Bearden, LaKreasha Blackshire, Jacqueline Blackwell, Laverne Boston, Nellie Burnett, Bettye Butler, Willie Pearl Clark, Dortha Compton, O'Linza Eddington, Ella Edwards, Daisy Evans, Fannie Fulcher, Carmelita Haynes, Erma Henderson, Margaret Jackson, Marcia Johnson, Venita Lambert, Ruth Lee, Ezzie McClinton, Shelba

McGee, Shirley Moore, Patsy Pace, Sheila Parish, Jo Ann Parker, Clara Powell, Wylene Richardson, Marsha Rushing, Cheryl Scarborough, Kassonya Simpson, Judy Smith, Melvin Smith, Naomi Tipps, Wanda Washington, Stacie Weatherspoon, Beatrice Webster, Bonnetta White, Cynthia Wilborn, Cherry Williams, and Gertie Williams.

**Education — 41 Total Purchases**

Anquanette Alexander, Mary Ann Anderson, Thomas Arnold, LaTanya Bankston, Hollie Boydston, Seshe Brewer, Sonya Brown, Tahir Carr, Lynn Cingolani, Dortha Compton, Zakiya Conley, Joyce Croseford, Vivian Dale, Tawanna Dunlap, Aretha Everett, Brooke Forbus, Dassi Frazier, Ella Mae Freeman, Lisa Gibson, Patty Green, Margie (Clark) Hence, Julie Hendrix, Trudy Jenkins, Chaketa Jones, Mary Ann Jynes, Arthur Lock, Carol Loudermilk, Mary Loyall, Audrey Marshall, Patsy Pace, Karla Poll, LeeAnte' Sanders, Richard Saunders, Matthew Scott, Chris Snyder, Tuwana Thomas, Wanda Washington, Lyric White, and Cynthia Wilborn.

**Small Business — 23 Total Purchases**

Tangrila Ashley, Robin Bankston, Stacey Bankston, Beverly Blair, Emmer Davis, Rufus Garlington, Francella Grisby, Cynthia Hall, Vincent Johnson, Allen Lampkin, Sharon Love, Alton Moore, James Neighbors, Berthola Palmer, Willie Palmer, Jeffrey Pitts, Lori Pitts, Lawrence Polk, Theodis Thompson, Melanie Weidge, Todd Weidge, Ton'Nea Williams, and Michael Woodfield.

**January 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.

**January**

- Jan. 14 Renting, Leasing and Buying
- Jan. 29 Rapid Assets Information Meeting

**Helena**

All Helena classes will be held at 6 p.m. at the Phillips County Chamber of Commerce, 111 Hickory Hill Dr.

**January**

- Jan. 8 Credit Management—Solving Debt Problems
- Jan. 15 Rapid Assets Information Meeting

**Ruleville, Mississippi**

All Mississippi classes will be held at 6 p.m. at Delta Southern Bank in Ruleville

**January**

- Jan. 22 Money Management
- Jan. 28 Rapid Assets Information Meeting

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