

# Direct Deposits

The Financial Training Center's e-Newsletter

## Declare your independence from debt



Earlier this month, our nation celebrated and commemorated a fateful day when we declared our independence from Great Britain and became a sovereign nation. Today, most of us find ourselves being indebted to credit card companies, loan companies, payday and title loan lenders, and mortgage companies. Some are so overburdened with this debt that it puts a heavy strain on family finances, and thus creates an unhealthy level of stress. While some stress is actually good for the mind and body, this type of stress unfortunately tends to negatively affect other areas of our lives.

Here at Increasing H.O.P.E we help individuals and families break down that debt through education and counseling to set them on a course, with a plan to reduce and even eliminate the debt that is weighing them down.

Ready to declare your independence from debt? Later this month, we will be holding our Financial Freedom Bootcamp. This is a one-day intensive financial literacy training workshop that is geared towards putting you on that course to becoming debt free.

**Register here**

## Summer budget tip #3

In case you missed it, for the first two installments we talked about budgeting for vacations, and about considering going on a budget bill program with your utility company to help keep your budget balanced and sustainable when the utility costs go up due to the hot temperatures. This month we are going to talk about the importance of budgeting.

How many of you know how much money is coming in and how much is going out every month? Probably most of you have a general idea because you see how much money is in your bank account, and how much cash is in your wallet. But do you know where that money is really going?

Back in the 80's, a cartoon character turned movie icon by Dwayne "The Rock" Johnson in 2013, G.I. Joe became a very familiar name. More importantly for this article, he donned an important catch phrase, "Knowing is half the battle."

When you create a budget and track your spending monthly, comparing it to your budget at the end of the month and adjusting your budget as needed, you are giving yourself "G.I. Joe" awareness of your finances. This means that you have the knowledge of exactly how much is coming in and where your money is going. This awareness unlocks your ability to take control of your finances to identify wasteful spending, identify areas and ways to save, and to make wiser choices on where to spend your money.

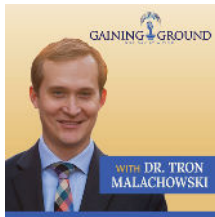
*Here at Increasing H.O.P.E, through our budget counseling services we can help you to create a budget, review your spending and then guide you towards having a balanced, realistic budget. Together we will come up with a customized plan to give you the financial freedom that you are looking for. If you are interested in scheduling an appointment with us, click the link below to see each counselor's availability.*

**Schedule with Brittany**

**Schedule with Paul**

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## Dorothea featured in a podcast with Dr. Tron



Our Executive Director Dorothea Bernique was recently featured in a podcast series with Dr. Tron Malachowski in episode 5 entitled "Money...Money....MONEY!!!!!!".

Dr. Tron launched the series initiative after seeing that people have a "burning desire" to be better, live better, and to achieve more. In this episode, Dorothea shares her insight into what to do and to think about you and your money.

**Listen to the podcast**

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## Has Increasing H.O.P.E helped you or your family?

If you have benefited from one of our services, we would love to hear from you. We are collecting success stories that we can share on our website and via social media to inspire others. If you have an encouraging word to share, please take a moment to click the link and fill out the form.

**Submit your story**

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## Upcoming Events



### How to Start Your Food Truck Business

Thursday, July 20th from 12:30 pm to 3:00 pm

Fee: Free

Do you have a passion for the culinary arts and want to start your own business? If so, starting a food truck might be the perfect business for you.

Attendees will have the chance to connect virtually and in-person with others who share their passion. Here is the event timeline:

12:30 - 1:00 PM Meet & Greet with food truck vendors & attendees

1:00 - 2:00 PM "How to Start a Food Truck Business: A Step-by-Step Guide," watch party webinar will provide the information you need to launch and run a successful food truck business. Key topics include:

- Identifying your concept and developing your idea
- Finding the right vehicle
- Keeping your business legally compliant with health regulations and permits
- Choosing the right spots to sell your food

2:00 - 3:00 PM Following the presentation, there will be a question and answer session with a panel of food truck entrepreneurs and business consultants. Attendees will also have the opportunity to tour a food truck.

**Register here**



### Homebuyer 101

Thursday, August 3rd from 6:00 pm to 7:30 pm.

Fee: Free

Purchasing a home may be one of the biggest financial decisions you will ever make, and navigating today's housing market can seem impossible. Homeownership education is the single most effective tool for achieving successful homeownership. Increasing H.O.P.E offers several programs to assist you in preparing for the home buying process.

**Register here**



### H.E.R. Institute

Tuesday, August 8th - September 12th from 6:00 p.m. to 8:00 p.m.

Fee: \$100

Whether you are a licensed cosmetologist, massage therapist, or home health care provider, small business education is key to your independence. Learning business basics will help you create a solid, profitable business you and your family can not only be proud of, but rely on for years to come.

H.E.R Institute is committed to providing you with the money management principles and small business education that will position for you for success! From licensing and start-up basics to advance sales and marketing, you'll have everything you need within this one program to start, manage, and grow a successful small business!

If your desire is to take the certificate you currently have and build a business that will transform your life and change your current circumstances, H.E.R. Institute is a perfect fit for you. We're here to help you stand on your own and provide for your household using the skills you have already gained. It's time to declare your independence!

There will be one super Saturday on September 10 from 9am-3pm.

**Register here**

[VIEW ALL UPCOMING EVENTS](#)

## Support Increasing H.O.P.E



### Donate Now

Supporting us means a return on your investment (ROI) in the form of a community that is more financially stable and knows how to grow — meaning less poverty, better credit, and increased economic benefits through homeownership and employment.

[Donate Here](#)

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