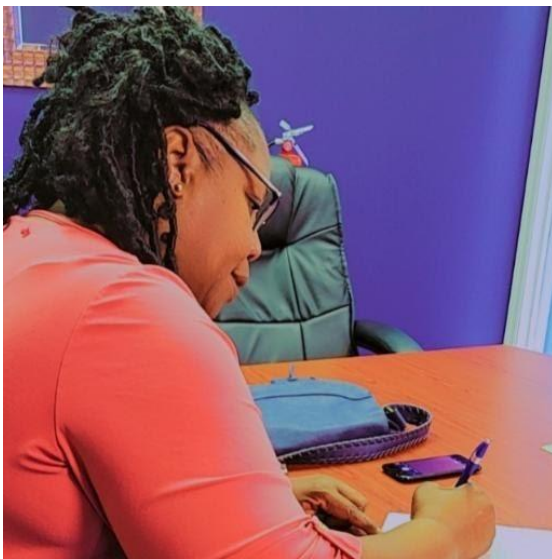


# Direct Deposits

The Financial Training Center's e-Newsletter

## Increasing H.O.P.E helps to make this client's dream come true



Shirley at the closing table signing her paperwork to become a first time homebuyer.



Shirley proudly walking into the door of her new home.

### Here is her life-changing story

Shirley Powell walked away from working with Peter McClintock, housing counselor at Increasing H.O.P.E., two different times. She didn't think she could follow the tedious path of strict budgeting and debt payment which was recommended.

"At first, I did not take the time to listen to Peter because I was discouraged, and I kept looking at the mountain in front of me," says Shirley, a customer service representative with T-Mobile. "The third time I came back, Peter told me that it was not going to happen if I did not stick with it and keep working with them."

Now, Shirley is the proud owner of a 3-bedroom brick home in Summerville, including a large backyard, a garage, and an above-ground swimming pool. She lives there with her

23-year-old son. Shirley closed on her home in late August.

“I was so nervous, I was shaking. I could barely sign my name,” Shirley recalls. “The lawyer said the hard part is over. You don’t have to be nervous now!”

The hard part included following a strict budget plan created with Peter. Shirley limited her spending. She paid off debts. She set aside money for taxes. She saved money toward the house. Shirley also followed the advice of Dorothea Bernique, executive director of Increasing H.O.P.E., to earn more income. Shirley took on part-time work, including driving for Lyft. Through hard work and discipline, Shirley transformed her credit score and eventually qualified for a mortgage.

Even after the closing, Shirley says she could hardly believe that she had actually purchased a home. “It wasn’t until after I had spent the first night at the house. I was backing out of the driveway to go to work and stopped to look at it. That’s when I started to cry.”

Shirley hopes that her success story will encourage others to believe that they can also own a family home. Her journey took several years. “I made it longer than it had to be, because I kept quitting, I kept doubting them,” Shirley says. “They knew what they were talking about!”

## Upcoming Events

### Manage Your Money/Manage Your Life Calendar of Events



#### Train the trainer with dfree™

Designed to teach you how to train others using the new dfree™ platform. Open to old and new trainers. Note: dfree™ shares life-changing financial wellness that views financial bondage as an emotional, spiritual, and psychological problem.

Tuesday, October 5th

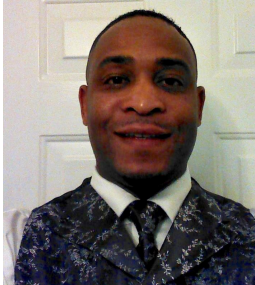
7 p.m. to 8 p.m.

[Register here](#)



#### Ensure that your shopping activity is safe for the holidays

Thursday, October 7th



1 p.m. to 2 p.m.

Join us with Cedric Wright, Program Assistant/Outreach Coordinator for the SC Department of Consumer Affairs to find out:

- How to purchase safely online
- Tips to avoid identity theft
- How to stop the damage from holiday scams.

[Register here](#)



## Clarify your message so customers listen

Thursday, October 21st

1 p.m. to 2 p.m.

Join us for this informative webinar presented by Melissa Harris with Elite Pinnacle-Turning Point Group.

[Register here](#)

[View All Events](#)

## Board member spotlight: Ingrid Tugwell



Ingrid Tugwell, a veteran of the professional training business, has served as a board member for Increasing H.O.P.E. since 2020. She is the current chairwoman of the Marketing Committee.

Why does this busy president and C.E.O. of PST Inc. volunteer here? "To get the word out to assist others in becoming financially aware, personally and in business," Ms. Tugwell says.

"Ingrid joined the board and immediately made an impact," Dorothea Bernique, executive director of Increasing H.O.P.E., said. "She has gone above and beyond the call of duty as a board member."

Ms. Tugwell acquired the Dale Carnegie franchise for South Carolina in 2016. She has worked in the training business since 1989. In her career, Ms. Tugwell has trained members of the five branches of the U.S. Military. In addition, she has completed training events at the Crucible at the Marine Recruiting Depot in Parris Island and at the SERE training at Camp Lejeune.

According to Ms. Tugwell, her son Austin and daughter Kaleigh are "what keeps me going."

# Framework Online Housing Counseling Training Course

Work at your own pace

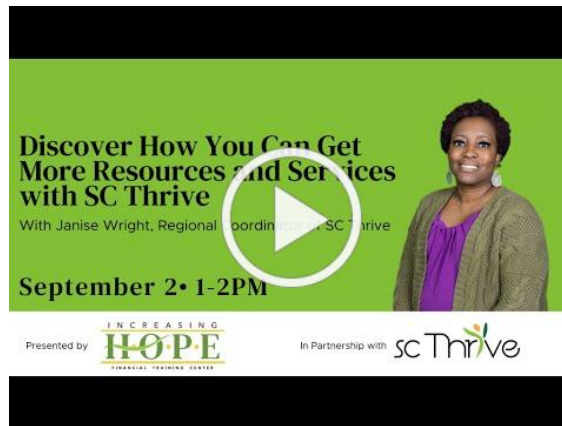
[More Information and Registration](#)

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

If you have benefited from one of our services like Shirley Powell recently did, 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 here\*\*](#)

In case you missed it....



## Support Increasing H.O.P.E



[Donate Here](#)

### 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 — meaningless poverty, better credit, and increased economic benefits through homeownership and employment.

