

The MoneyCulture Initiative©



Join the Movement!

A 501c(3) charity providing financial education, information and advice for free to all individuals.

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Teachers and kids

Our outreach is growing because of You.

We believe that finance education is a core life skill that should be taught as early as Kindergarten and last a lifetime. Sadly, not everyone has the opportunity to learn these skills.

We fill that gap.



Helping the Homeless

We are working with Family Promise Affiliates, a wonderful charity that created a national movement to eradicate family homelessness in local communities. We meet their families in person and coach and mentor them in finance skills that can help them successfully re-engage with their community. I have been asked where your donation goes. Your support enables us to succeed. 100% of a donation goes to coach and mentor those who need it: the homeless, teachers and kids. Take a look at some of our stories:

*"I am so happy to see our families are and will benefit from this partnership. Thank you for all your help!" Lori Kempter
Executive Director Family Promise of Cheyenne*

P. is a success story:

She and her 2 young daughters were residents of Family Promise Shelter of Cheyenne. NO, it's not why you think. P. is an ambitious, energetic, inspirational person. She is smart, has some college, and wanted to be a nurse, but she didn't like sticking people with needles. She ran into some unfortunate debt situations which were not caused by her. While clearing those, she had problems paying back her student loans (just like everybody else). But she's on her way back. She asked our advice on raising her credit score, cancelled all the credit cards and got a job as an administrative assistant at the Hospital. There she is exploring other "non needle" jobs in Health care institutions, and we talked about many. With some help from us, she is working on some forgiveness elements of the Federal student loan process. The next step, for P. armed with a clear explanation of what she'd doing to raise her credit score for landlords, is a home of her own, for her and her young daughters. She is on the road to success and we can't wait to see her 5 years from now.

C is on his way back, also.

C. is a physical therapist, nutritionist and personal trainer who used to own his own business. He knows worlds of knowledge about his field, but he got caught in a spousal situation causing an unhealthy world for him and his two boys. With a divorce and custody in his hands, and the aid of some skillful lawyers, he got out—of the relationship—of the unhealthy world—out of the state—and out of everything he built. Jobless, homeless, he landed at Family Promise of Cheyenne. There, he found the beginnings of a new life. He and I talked about ways to get back into business for himself—leasing, sharing profits, and finding someone to take a chance on him. He has great plans, skills and desire to complete. Needless he is smart. Providing him a few ideas and lots of encouragement is helping him make his way into a place for him and the boys and a start at making that business work again. He did it once. I have no doubt he'll do it again.



WORKING WITH SCHOOLS, TEACHERS AND KIDS.

We have begun school pilot programs in Sheridan and Buffalo, so far.

We met with the Assistant Superintendent and School Board of Sheridan County, Wy, and Buffalo, Wy. We believe that personal finance is a core life skill that should be taught starting in Kindergarten and lasting through the entire school experience and on into a lifetime. We are piloting a coaching program to work with teachers to incorporate personal finance into their courses, from physics to phys ed.

We have been talking with the school system in Johnson County, WY and with help from local and state governments and organizations like the Wyoming Community Foundation, we will gradually expand this program across the states, until every child has a financial life skill competency. Look for more announcements on this in the near future.



West Creek Elementary School

We have been invited to present our finance curriculum to the West Creek Elementary School (Orlando), 1-6 grade gifted class. We are creating a game based on the Richmond VA Fed's Dollars and Sense to try with them, and will leave behind some activity sheets for independent work for those who are interested. We'll keep you posted.

AND, WE ARE NOT STOPPING WITH SCHOOLS

Some YMCA chapters have a very active outreach program and we are participating. Starting this coming summer, we will be teaching a K-8 audience at the Butler County YMCA (PA) basic finance skills. We use books by authors of the Clifford books, Bernstein Bears, Little Red Hen and others with built in money lessons and activities and games on budgeting, spending, earning, borrowing, jobs, saving and investing. In the fall we hope to provide after school finance and activities.

Can you imagine a world where our children and grandchildren are at the level of financial behavior most of us never reached. Thanks to our star Volunteer, Jen Reddinger for the inspiration and her ongoing work on the project.

In March we are announcing our first Official Ambassadors. Ambassadors are special people. They are crucial to the success and growth of our organization. They are more than our partners; they are our lifeblood. They share our passion for making finance education more accessible to the individuals and families who need it today, and the kids for whom it can help create a brighter future.

Stay tuned. Regards, John and Crew.