

March 26, 2020

Re: Moneytalk Financial Foundations

I was fortunate enough to take a 6-week class by this organization last October - free of charge. Teresa McCrary, who presented 95% of the information, was clearly well-informed on each topic discussed & could easily answer all questions thrown at her.

Each week was a different topic, starting with "Setting Goals". We were given criteria to define it, told to consider possible obstacles & steps needed to attain it. It made me give much more thought to it than ever before - and it's helping me to make progress towards reaching a few.

Money management plans & budgeting followed. She presented us with a fun, easily adjustable way of budgeting each month that I had never seen, or heard of, before. (Which I love!) I was so tired of scratching out, or erasing, numbers only to switch to a clean piece of paper - over & over. We were also supplied with a sheet of possible regular & irregular occurring expenses, to help us be sure not to forget anything.

During the Credit Report week, she discussed the credit utilization ratio they use - which I had never heard of - but now keep in consideration. And my credit report number has risen because of it! - I'm also checking into another idea she gave. I now know what all they look at, & what all is affected by your credit score.

The 5th week was on purchasing a vehicle, which I found VERY helpful, since I hope to in the next six months. (And the last time I did was 15 years ago + I had a man in my life to help me)

The last week was for any + all remaining questions or follow-up. We also celebrated completing the class + all the hard work we had accomplished in doing so.

I thought the entire process was wonderful, and definitely learned a lot more than I even expected to. I would recommend it to anyone, especially anyone struggling with their finances. It helps put you on solid ground to start from.

Sincerely,

Jean Jackman Kane

P.S. As prepared as Teresa comes, I would love to see her do more topics!