Hello, my name is Suzan Grove, I am a single mother of three children. I am a resident of the Nicholtown community, and to me it turned out to be a blessing in disguise. I say that ,because if I didn't live there then it would have been awhile before I would have had this wonderful opportunity to be apart of this class. I truly have gained so much knowledge,about saving to achieve more. How to track my spending , before this class ,I never asked myself if something was a "want or need". I just simply got it! Honestly, before this class I spent out of control. To know that I am not alone,and that there are others that made the wrong choice as well. Let's me know that , change is the key. This class ,is empowering to myself as well as my children. Because of it my kids are now,too saving for two reasons. The first is towards their future and also towards their own personal goals. I could go on for days non-stop about the wonders of this class,and how beneficial it is to my family and I . But ,instead I will just,say this; "Thank you, Chris and Sarah for the time that you took to give my family , hope for our financial future, away to live not pay check to pay check but on a budget that is realistic. Teaching us how to prepare for any situation that may come, so that in the event that something happens ,I want make the wrong choice, because I now have a plan for an emergency." I will close this letter with ,for anyone that wants to know if this program is worth the effort, then I say to them...Yes, because it gives you,hope,drive and understanding of what you can achieve if you just save,curb your spending, and make better choices financially.

Thank you sincerely, Suzan Grove and family

