

**In Indiana: CPI-Goshen has developed a partnership with Habitat of Elkhart County.**

CPI-Goshen has partnered with Habitat of Elkhart County, which has a local office in Goshen. The partnership developed after a representative from Habitat for Humanity spoke at one of our meetings, and one of our members had served on their Board of Directors. Habitat told us that they teach money management skills to their low income, first-time homeowners with the Dave Ramsey Financial Peace course. We discussed how we work with people that really need that knowledge too, and we decided to fund the course for others in our community. We have a 50/50 raffle at our association's monthly meeting, and the proceeds go to our scholarship fund for this course. We have been able to award up to three scholarships per year.

With flyers, personal letters, through church venues and our business contacts we offer scholarships for those in need. Goshen CPI pays their \$99 course fee to attend the 13 week series. Habitat teaches the series of two hour classes in their office. Each week they touch on a different subjects: saving, cash flow planning, relating with money, buying only big, big bargains, dumping debt, understanding investments, understanding insurance, retirement & college planning, buyer beware, real estate & mortgages, careers & extra jobs, collection practice & credit bureaus, and the importance of being good money managers.

We have had positive feed back. One family said that they had many "bumps in the road", and never had a SAVINGS ACCOUNT before.

Looking at the big picture, CPI-Goshen's partnership with Habitat for Humanity is a way to enhance our community standing. The additional visibility may just get us a new member or two, as well as getting our customers and clients better positioned in life. Maybe we are harboring one of the best kept secrets in Goshen, IN!

*Here is the letter that we use to promote our scholarship program:*

I thought you might find this information useful. Dave Ramsey is a high-spirited motivator heard on many local radio stations (locally AM 1460). His classes, called Financial Peace University, have inspired thousands of people to change the way they look at their finances and take control of their money and their lives. His workshops are presented as a 13 week series of classes each lasting approximately 2 hours. I have enclosed a synopsis of each of the classes for you. I would hope you would consider this your invitation to attend this series of classes at **NO COST** to you!

As President of Credit Professionals of Goshen, we consider it our responsibility to educate our community on the proper use of credit. One of our outreach programs is to underwrite the cost of the series for anyone who is serious about getting their financial life in order and will participate in the classes. This is your invitation, and it is my hope that you would accept it. Any person at any age or financial level can LEARN from this program!

These classes will be held each Thursday evening from 6 to 8 pm at the Habitat for Humanity Office in Peddler's Village in Goshen beginning **August 1st, 2007**. If you decide to attend, please contact me and I will personally make sure that your cost for the class is covered!

This could change your life ... and the lives of your children ...

Sincerely,

Darla Kauffman  
President  
Credit Professionals of Goshen

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