



Invest in You!

Q: What is the Invest in You program?

A: It's a financial education program that is designed to help unbanked and under-banked individuals learn how to maximize their money and begin saving for the future. If you've been using check-cashing stores, payday lenders and rent-to-own businesses, this program will help you understand the true cost of how you are spending your money and help get you on a better financial footing.

Q: Who should consider participating?

A: Invest in You is intended for families and individuals who would like to take more control over their financial future and develop a relationship with a mainstream financial institution. Anyone who does not have a savings account with a bank or credit union, pays high fees to cash checks, has high interest loans or large outstanding credit card balances could benefit from the Invest In You program.

Q: Why should I participate?

A: Statistics show that low-income individuals pay more to use their own money than high-income individuals. Invest in You can help you get more of your own money back for your own use.

Q: What is the cost?

A: This program is free of charge due to generous funding from local funders, including start-up funding from the W.K. Kellogg Foundation.

Q: What subjects are covered in the classes?

A: You'll learn to Pay Yourself First, understand credit and how it affects you, how to budget your income, and how much it costs to use payday loans and check cashing services. You will also learn how to review your credit report and build savings for the future.

Q: When and where are the classes held?

A: The schedule for classes changes throughout the year to offer the greatest opportunity for lots of community members to attend. Classes are offered in Calhoun and Kalamazoo counties.

Need more information?

If you are interested in learning more about the Invest in You program, please contact information@guardian-inc.org.