

# NEWSLETTER



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## HOW WE SERVE

EVANGELISM

EDUCATION

FINANCIAL  
LITERACY

MISSION &  
OUTREACH

SCHOLARSHIPS

FIRE  
RELIEF

## Introducing the Mini Money & ME Workshop: Financial Empowerment in Just 90 Minutes



We know that your time is valuable, and sometimes a full 4-hour commitment to our Money & ME Workshop just isn't feasible. That's why we're excited to announce our new Mini Money & ME Workshop—designed for those who want to take control of their finances but only have 90 minutes to spare!

Now, you can access the core concepts and tools from our original 4-hour workshop in a shorter, more convenient format. The Mini Money & ME Workshop gives you the key strategies you need to start managing your money more effectively, without needing to spend an entire morning in a classroom.

### What You'll Learn in Just 90 Minutes

In this condensed session, a trained facilitator will guide you through several key topics designed to help you take control of your financial future. You'll begin by learning how to track your income and spending with an Income & Spending Worksheet, which will highlight areas for improvement. The session will cover how to start saving and develop a sustainable savings plan, as well as help you differentiate between essential needs and non-essential wants and understand how this distinction impacts your budget. You'll break down your annual spending habits to identify unnecessary costs and learn strategies to cut back. Additionally, the workshop will provide a clear picture of any debts you may have and offer guidance on managing them, including developing a payment plan to pay down debt and regain financial stability. Finally, you'll take all the insights gained to create a personalized budget tailored to your financial goals.

This workshop is perfect for those who are busy but want to make real, actionable changes in their financial lives. You'll leave with the confidence and skills to manage your money effectively—without committing to a long, drawn-out session.

**Host a Mini Money & ME Workshop today!**

## Advice for Working Families, Preparing for College

By: LaMonica Little



### 1. Start Early—Don't Wait Until Senior Year!

Start early by planning and saving for your child's college education as soon as possible waiting until senior year may be too late. Opening a 529 College Savings Plan and making consistent contributions, even small ones, can significantly impact their future.

### 2. Plan for Zero Financial Assistance

Don't rely on the assumption that your child will qualify for government grants or financial aid. Plan as if you won't receive any financial assistance, so you can avoid disappointment. If you end up qualifying for assistance, that's just a bonus!

### 3. Explore Colleges and Careers Early

Start conversations about potential colleges and careers with your child long before their senior year. The earlier you start, the more time you have to explore options, discover interests, and set realistic goals.

### 4. Expose Your Child to Opportunities

Give your child the chance to experience different environments and interests. Summer programs, internships, and camps are a great way to expose them to new possibilities. As the saying goes, "You can't be what you can't see." Exposure is key to broadening their horizons.

### 5. Encourage Their Dreams, But Stay Realistic

Support your child's aspirations and let them know they *can* achieve their goals. However, if their dreams are a bit too lofty, have an honest conversation and help bring them back to reality—without stifling their ambition.

### 6. Be Transparent About Family Finances

Have open discussions about your family's financial situation. Many children don't fully understand the limits of what their parents can afford, and they may be devastated when the "dream" school isn't financially feasible. Being upfront helps set expectations and encourages responsibility.

### 7. Encourage Rigorous Classes

Push your child to take challenging courses like AP, IB, or Dual Enrollment classes. These will not only help them prepare for college-level work but can also boost their chances of receiving scholarships and acceptance to competitive programs.

### 8. Invest in Test Prep

If you can, invest in test prep for your child's standardized exams. Whether it's ACT, SAT, or another test, those extra hours of preparation can make a big difference. Many families who can afford it choose to invest in this preparation because it's often worth the cost in the long run.

*"An investment in knowledge pays the best interest."*

- Benjamin Franklin



## Now Accepting Applications for the 2025 Will & Ann Scholarship

The Will & Ann Scholarship provides financial assistance to first-year college students who have contributed to their community through service. We will award at least five \$500 scholarships. Applications are available online at <http://www.healingtheworldwiththeword.org>.

## Healing The World Highlights of 2024

- Distributed Evangelism Tract Throughout the Community
- Adopted 4 Families for Christmas
- Awarded 6 Will & Ann Scholarships
- Provided 14 Care Packages for College Students
- Assisted 1 Person in Attaining High School Diploma
- Provided Support for our Adopt- A-School Partner, Collins-Riverside Immediate School
- Assisted 32 Families Who Homes Were Destroyed by Fire
- Started a new initiative *Choices for Change* for young adults
- Provided 3 Financial Literacy Workshops
- Hosted Smart Money Poster Contest at Collins-Riverside Immediate School
- Assisted 42 Homeless Citizens during Homeless Connect

## MARK YOUR CALENDARS

**February 8, 2025** - Homeless Connect - One Mission Tuscaloosa County

**February 8, 2025** - Financial Stewardship Seminar- Full Gospel Ministries International Church- 1:00 P.M.

**March 17, 2025** - Financial Literacy- TMSM- Future Business Leaders of America- 3:00 P.M.

**March 31, 2025** - Will & Ann Scholarship Deadline

**April 7-12, 2025** - America Saves Week

**April 9, 2025** - Financial Literacy- TASPAs- Future Business Leaders of America

**April 10, 2025** - Award 2025 Will & Scholarship Recipients

**April 29, 2025** - Quarterly Board Meeting- 6:30 P.M.

SAVE-THE-DATE



OCTOBER 11, 2025  
10<sup>th</sup> Year  
Anniversary  
Celebration

*“He sent out His word  
and healed them from  
their destruction.”  
- Psalms 107: 20*



# Thank you for our Platinum, Gold, Silver, and Bronze Partners!

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## DONATIONS

**We Welcome Your Donations!**

**Please Note: All Donations and Contributions are Tax-Deductible.**

**We're on the Web!**

**Web Address:**  
[www.HealingTheWorldWithTheWord.org](http://www.HealingTheWorldWithTheWord.org)

**Social Media:**



HealingTheWorldWithTheWordMinistries

**Support Us!**

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Scan the QR Code below to Donate:



**Thank You to Our Supporters!**

**Quarterly Contributions:**

**\$7,978**

**Yearly Contributions:**

**\$27,023**