



Telling Your Money What to Do

Gentil Ndanyuzwe came to the United States only one year ago as a refugee from Rwanda but is already helping other Africans who have been here much longer than he. Gentil attributes his success to his completion of Love INC's *Extra Mile* money management program. "My coach, Bernie Hereth, taught me that I need to tell my money what to do. Before I started the program I never knew how much money was in my account or where it went. I never had any money and I never knew why. Now I know everything on my account activity"

Gentil is now explaining banking practices to his African co-workers at Wendy's. "They were surprised that I knew how to track my spending and pay my bills electronically on my phone and started asking me to show them how to do it." He is also showing them the results of good money management. During the four month *Extra Mile* program, Gentil set financial goals and met every one of them. He purchased a phone and paid off a \$100 debt. He saved \$1700 for a car and started an emergency fund.

Gentil says one big change is that he has learned how to shop for bargains and budget his money. He noticed that his aunt and uncle with whom he lives were paying \$4 per gallon for milk at the nearby convenience store each day even though they would pay only \$2 if they purchased it at Walmart. He made a trip to Walmart and bought several gallons for the household and is encouraging them to plan ahead and stock up.

Gentil says his coach gave him "an advantage" as she taught him many important things that will help him succeed. "The first thing she taught me was to protect my house, meaning make sure I pay for my basic necessities first before spending on anything else. She taught me to pay my bills on time and buy only what I need. She even talked to me about reading my job manual and being a good worker."



Bernie and Gentil

Gentil also set some long term personal goals through *Extra Mile*. With the help of his coach, Gentil visited MACC and hopes to get more education to capitalize on the CAD training he had in Rwanda. He is happy at Wendy's making \$9/hour for now but would like to earn more and have a professional career. He looks forward to having a home and family of his own.

Gentil says he plans to continue tracking his spending and saving as he believes this will help him achieve his future goals. When asked if he would recommend *Extra Mile*, he said, "Yes! Everyone needs to know how to protect their house and tell their money what to do when they get their pay check!"