

Financial Empowerment Zone Quarterly Newsletter

Agape Community Economic Development, Inc.

Volume 2, Issue 4 - December 2014



REGISTER TODAY FOR THIS FREE EVENT!

Ages 9 to 21

You must Register to attend this event!

What: 3rd Annual Financial Empowerment Zone Workshop

When: Thursday, March 26—Sunday, March 29, 2015

Where: Jackson–Steele Community Center

590 Freedom Road, Hayneville, AL 36040

Hotel Accommodations: Comfort Suites

110 Folmar Parkway

Montgomery, AL 36105

(To book hotel reservations, please call Cora Rankin, 404-405-2833

or email, crjjabr@bellsouth.net)

*Get **READY** for fun, food,
games, activities, tours,
and workshops.*

*Detailed information will
be sent in March.*

*Parents, Guardians, and Sponsors, please return the
Registration and Sponsorship cards today. If you need a
2015*

*Registration Form and
Sponsorship Form, please call or email
Cora Rankin.*

FREE—REGISTER TODAY! ***Dr. Johnny F. Cunningham, CEO***

Investments — Communication — Career Day and more!

Contact Us:

K.I.D.S.

P.O. Box 2534

Selma, AL 36702

Email: feznewsletter2013@gmail.com

Website: agapecommunityeconomicdevelopmentinc.com

Like us on Facebook and log on to our website to get your own personal access to important info!



Attention: FEZ NEWSLETTER is Going Paperless!

This is the last paper issue. All future quarterly newsletters will be posted on the Agape Website.



A Dollar and A Dream

Fashion isn't just a hobby for me. I've turned it into a lifestyle. I knew that being a designer was something I wanted to do from a very young age. Everything around me reflected around fashion. From my mom buying me my first fashion design game, to me making outfits for my dolls out of paper towels.

I was home-schooled in 8th grade, so I had a lot of free time on my hands. Most of the time was spent looking at fashion blogs and I remember thinking about how bad I wanted the clothes that I was looking at. Many of the outfits were way too expensive. I've always been a crafty child so my first thought was "well since I can't buy these things, I'll just make them!"



I began going on YouTube and started off by doing DIY's to clothes I already had. Then I began "thrifting" and "up-cycling" clothes I bought. Just when I started to really get the hang of things, my mom's coworker gave me a brand new sewing machine! Soon I taught myself how to work it and I started making everything I possibly could.

In my first year of high school, I bent our uniform dress code by wearing things that I made. I quickly made a name for myself, but at first not in a good way. I was teased and made fun of for how I dressed, because it was very different than how the others dressed. I didn't let it get to me though and wore my creations with pride. And before long, the same people that talked down on my designs ended up being the same people

Unlock your potential and start saving today!

that asked me where I shopped, and also asked me to make them things.

And so a business was started. Word got out that I was selling my designs. I even made custom clothes for people. I'm now a senior in high school and have come so very far. I've met so many people through designing and have come across some amazing opportunities. My parents and family support my dream as well as many amazing friends who cheer me on. Not only am I doing what I love to do, but I'm making money from it too!

By: Kaamilah Chavis, age 17

For those of you who made deposits in the last 90 days, **GREAT JOB!!**



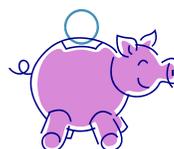
Building Blocks to Financial Security

"Always pay yourself first", - a statement that our CEO often says. This is one of the amazing tips that I also learned from reading, *Pay Yourself First, the African American Guide to Financial Success and Security*, by Jesse B. Brown. Both of these gentlemen are literally saying you should pay yourself first...it's not being selfish—but positive. For example, before you pay your rent or utilities or any other things, put your family's future first.

Save a minimum of 10% of your income if you can. Have two savings accounts, one just for emergencies and one for long-term funds. You don't want to touch the long-term funds because they carry heavy penalties if your under the age of 60 years old.

Another tip I learned was each time your income increases, save at least 10% of it. This simple investment will start you moving in the right direction.

By: Jibril Hunt, age 14



Inactive Accounts

As we mentioned in the last Newsletter, if you do not make a deposit within 3 consecutive months, your account will become inactive. If your inactive account balance is over \$20, you will receive only a penny per month in interest. If you have less than \$20 in your account, you will receive 0. Make a deposit to bring your account back into **active** status.

