



Dr. Johnny F. Cunningham,  
CEO

*Financial  
Empowerment  
Zone Quarterly  
Newsletter*



*Agape  
Community  
Economic  
Development,  
Inc.*



*Volume 9,  
Issue 4  
December  
2021*

## *From the Desk of our CEO, Dr. Johnny F. Cunningham*

Hello FEZ Students:

I can't believe it's 2022! OH MY, how time flies!

Let me say congratulations to all FEZ students who are enrolled in the Online classes. Keep up the good work! If you have not started a savings account, do so right away. We only have a couple more classes before this session will end. Remember our Motto, "Save, Save, Save!"

With that in mind, let me say saving for the future is one of the most important tools for creating wealth and having a strong financial platform.

In our society, we are not taught the importance of saving and investing. Because of that, many adults are at a disadvantage when it comes to financial literacy; but we changed that by learning and applying those principles that will empower your generation.

There are so many simple and effective ways to start saving today:

- ⇒ Start with a piggy bank...the goal is to fill it up.
- ⇒ Jars...have a jar for each desired purchase, for short term goals.
- ⇒ Open a bank account...goal, to learn about interest.

The list could go on and on, but you are getting the idea. If you are to succeed, you must start now and be consistent. If you fail to start now, you are planning to fail. Don't rob yourself of time, because the earlier you start the less you will have to save to reach your goal.

Stay safe and Save, Save, Save!

## *Virtual Online Classes will Continue*

FEZ Students, please login on the dates below...

**Saturday, March 05, 2022 (10am CST and 11am EST)**

**Saturday, April 02, 2022 (10am CST and 11am EST)**

**"Earning a lot  
of money is  
not the key to  
prosperity.  
How you  
handle it is."**



**"You will either learn to  
manage money, or the lack  
of it will manage you."**



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Visit today to sign-up for your own personal access to important information.

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*Let's Hear From Some Of Our Students...*

**SAVE, SAVE, SAVE!**

I have been attending FEZ ever since it first started. In my lengthy years of attending, I have learned many things. For starters, how to write a check and start a savings account. FEZ means Financial Empowerment Zone. We learned how to manage our money and prepare ourselves for the future. I was quite young when I began, but with the lesson being broken down, I understood it all just fine. Along with developing a thrill and wanting to save more, I started off small with wanting to put every dollar that I received in my piggy bank. Now I have a secure savings account for my future. I have enjoyed FEZ, even through the pandemic. I definitely recommend these classes to every child, it will take off some of the stress and worries and replace it with security knowing that you've been preparing for the future. If I were to go back in time, I would do it all over again.

Samatha Relph - 16  
Alabama

I love Financial Empowerment Zone. It is amazing to be in class every year to learn more about finances. It is good to know how to do a budget, how to save money and how to deposit money into a bank account. The online Virtual class is fun. Most of all, I like Dr. Cunningham's Motto...  
"Save, Save, Save!"

Jyrah Smith - 19  
Alabama

My experience with FEZ is awesome. Virtual classes are great and rewarding. These online financial classes still help us to communicate and learn, even though COVID is still around. Every child should have the opportunity to join FEZ and learn how to finance and budget their money.

Jakayla McClain - 12  
Florida

My experience with FEZ has been both enlightening and enriching. I have been able to absorb many helpful elements for the last 10 years. Those elements taught me life long lessons that I will utilize throughout my adulthood. Elements such as, managing a budget, writing checks, and avoiding debts. FEZ even walked me through opening up my first savings account. I am forever grateful and appreciative of the lessons this workshop taught me. It gave me opportunities to connect with my peers and instructors by having many great activities. Not only did we learn about finance, we had the opportunity to visit the Legacy Museum in Montgomery, AL. It excites me to know that FEZ will continue to teach more young adults about the world of finance. I am also excited to be a part of the next chapter of Beyond 21.

Destinye Plummer - 19  
Georgia