

BUILDING PATHWAYS TO ECONOMIC PROSPERITY



prosperity connection®



AGENDA

- Introductions
- Who We Are, What We do
 - Prosperity Connection
 - St. Louis Builds Credit Initiative
- How We Can HELP Your Neighbors
 - Referrals
- How to Get In Touch

Our mission is to promote **economic success** for everyone in the St. Louis region.

Prosperity Connection does this by providing **financial education and access** to reliable financial products and services.

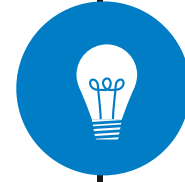
In this light, we formed the St. Louis Builds Credit (STLBC) initiative.

St. Louis Builds Credit (STLBC) **envision**s credit as a force that brings about financial justice and economic dignity for every St. Louisan. STLBC uses credit building as a lever to open doors for St. Louisans to achieve a prime credit score, build wealth, and promote financial health.

Who we are and what we **do**



prosperity connection®



Financial Education Classes

For the general public



Tailored Financial Education Classes

For funding partner organizations



Credit Fairs

Place-based events providing credit reports and analysis on the spot



Credit Reviews

One-time 15 minute credit review providing report, resources, and action steps



One-on-One Financial Coaching

Our team of coaches meets with clients to work on targeted financial goals

1-ON-1 COACHING: WHO TO REFER

Coaching Criteria: When should I refer?



GOOD REFERRAL

- Client who states a desire to establish or rebuild credit
- Client who expresses a desire to purchase a home or car
- Client denied for a car or home loan (individuals just shy of credit score minimum or who have minor issues on report)
- Client who is behind on a loan
- Client who has been the victim of identity theft
- Client who needs help creating spending plan, basic budgeting, has recurring insufficient funds fees, etc.



NOT IDEAL CANDIDATE

- Client who is in crisis (i.e. facing imminent eviction or foreclosure, seeking basic needs like food or emergency shelter, etc.)
- Client who needs legal advice (i.e. bankruptcy)
- Client seeking a “quick fix” to improve credit for a loan or other credit union purpose

For members we cannot assist, we have a wide referral network that we can use to connect individuals with appropriate help.

NOT READY FOR COACHING? THAT'S OKAY

Our Credit Report Reviews and financial education curriculum are great entry points to start building one's financial knowledge. All classes are held monthly, and registration is through our website: www.prosperityconnection.org



**Financial Education
Classes**



Credit Report Review

FINANCIAL EDUCATION CLASSES

WE OFFER

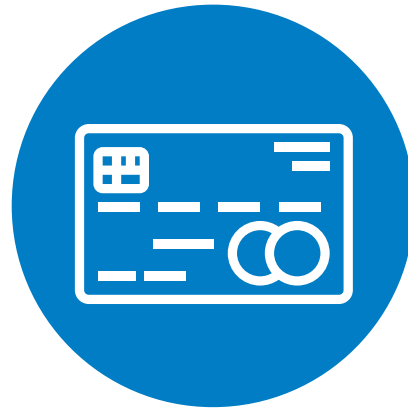
Don't worry - we'll provide you with all the training you need!



**Understanding
Credit**



**How to Read Your
Credit Report**



**Using Credit Cards
Wisely**



**Creating a Spending
Plan**



Home Buying

HOW VINCENTIANS CAN REFER TO US

We welcome clients who are ready to work on their finances!



**Registration page
on our website**

Stay in touch!



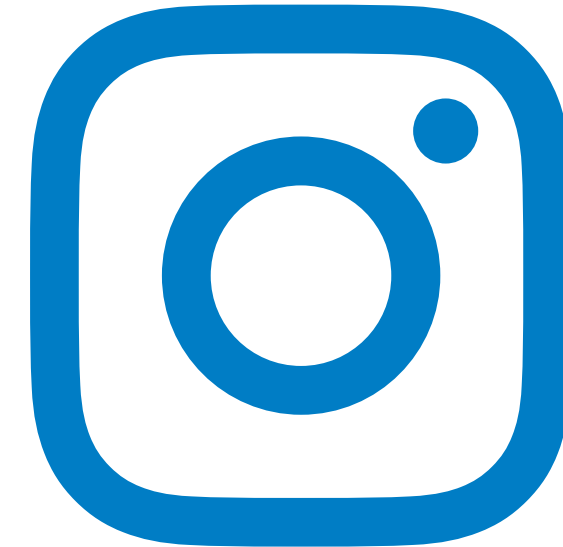
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