19 Participants Complete Delta Dollars

Since the spring of 2015, nineteen participants have successfully completed the asset-building program with a combined savings total of $9,730. A total of $66,641.55 has been disbursed for their post-secondary expenses at Delta State University. Project completers are:

1. JaMiya A. Boddie  Cleveland, MS
2. Doneisha M. Coleman  Mound Bayou, MS
3. Shanneccia L. Graham  Shelby, MS
4. Krystal D. Henson  Jackson, MS
5. Aaliyah C. Jones  Greenwood, MS
6. Dianne C. Jones  Clarksdale, MS
7. Londynn S. Jones  Clarksdale, MS
8. Yolanda L. Lester  Clarksdale, MS
9. Jammie O. Marquez  Sunflower, MS
10. Victoria McGee  Starkville, MS
11. Donyetta A. Newton  Ruleville, MS
12. Samantha M. Phillips  Cleveland, MS
13. Shalante A. Ricks  Greenville, MS
14. Ryan W. Self  Clarksdale, MS
15. Jasmine D. Smith  Greenville, MS
16. Joshua T. Stevens  Clarksdale, MS
17. Destiny L. Tabor  Batesville, MS
18. Gabrielle A. Windless  Sledge, MS
19. Sarah C. Yawn  Jackson, MS

2 Participants Rewarded for Their Savings Efforts

Renasant Bank of Cleveland, a proud partner, donated two $50 VISA gift cards to Delta Dollars to encourage participants to save money. Victoria McGee and Yolanda Lester were selected and rewarded with a gift card for their savings efforts. Victoria saved $600; Yolanda saved $520. Renasant staff is delighted about collaborating with project staff and participants.

Success Stories

Victoria McGee, MEd in Counseling Student

“This asset-building program assisted me with furthering my college education and provided me with resources to help me achieve financial freedom. Growing up, I wasn’t taught about the various financial services banks offer. The FDIC Money Smart Curriculum provided me with such information. I am so grateful that I had the opportunity to participate in the program and volunteer in Cleveland-area communities.”

Samantha Phillips, MPAc Student

“I was able to invest in myself by furthering my education with the money I saved and the money I received as a match from this program. It provided me with a way to pay tuition and purchase books. I gained valuable insight on the importance of saving. My financial situation has completely improved since I enrolled in and completed the program. I would recommend this program to anyone who is eligible and is looking to improve their savings behavior while in college.”

7 Participants Enroll

Seven participants are currently enrolled. Their combined savings total is $1,140. Current participants are:

1. Sherniko S. Bellamy  Jonestown, MS
2. Kashundra S. Branch  Leland, MS
3. Jamaal D. Brock  Charleston, MS
4. Chaketha Q. Gilliam  Lambert, MS
5. Shanquella S. Jones  Clarksdale, MS
6. Tolernisha D. Jones  Clarksdale, MS
7. Nicholas D. Lazar  Cleveland, MS
April is Financial Literacy Month

Financial Literacy Month (also known as National Financial Capability Month) is recognized each April in the United States. Financial Literacy Month highlights the importance of financial literacy and teaching consumers of all ages to manage their money wisely. Financial Literacy Month can be followed on social media using #FLM2016.

- Financial literacy is a big problem nationally.
- 58% was the average score on a recent national financial literacy test among 1,309 teens and young adults.
- Financial issues are cited most frequently as the reason why college students drop out of school.
- 84% of college students now have credit cards; 50% of them have more than four cards.
- The age range 18-25 is the fastest-growing segment for bankruptcy.

Financial Education and Credit Resources

- Consumer Information: [www.consumer.gov](http://www.consumer.gov)
- Federal Financial Literacy and Education Commission: [www.mymoney.gov](http://www.mymoney.gov)
- Federal Trade Commission: [www.ftc.gov](http://www.ftc.gov)
- Free Credit Reports: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Money Smart: [www.fdic.gov](http://www.fdic.gov)
- National Endowment for Financial Education: [www.nefe.org](http://www.nefe.org)
- National Foundation for Credit Counseling: [www.nfcc.org](http://www.nfcc.org)

A Special Thanks to Our Supporters and Donors

We would like to take this opportunity to thank the DSU Foundation, Entergy Mississippi, the Kyle Family, the Robert E. Smith School of Nursing, and the Delta Chapter of Mississippi Business Women for supporting these students.

Send Us Your Feedback

We welcome any suggestions and feedback you have that will help us enhance this newsletter and/or services we provide to you. Please send your comments and suggestions to bmoon@deltastate.edu or dtanner@deltastate.edu.

Project Staff Attend Resource and Community Forum

Dr. Beverly Moon, project director, and David Tanner, project coordinator, attended “Moving from Talk to Action: Resource and Community Forum” on March 16, 2016 inside the Jacob Conference Center at Ewing Hall. Attendees brought awareness to and discussed issues some residents of Mississippi face (such as education, health care, and household financial stability). The forum was hosted by the Center for Community and Economic Development in conjunction with Community Development at the St. Louis Fed and the Center for Asset Development. Approximately 50 individuals participated in the forum; another forum is planned for this fall.

May

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Important Dates

- 2 Brothers and Sisters Day
- 3 National Teachers Day
- 5 Cinco de Mayo
- 6 National Nurses Day
- 8 Mother’s Day
- 13 Friday the 13th (the only one in 2016)
- 30 Memorial Day

About Delta Dollars: Delta Dollars is an 8:1 matched individual development account program that focuses on financial literacy and post-secondary education at Delta State University. A grant from Assets for Independence (AFI), a program of the U.S. Department of Health and Humans Services, funds approximately 50% of costs for this program. The remaining 50% is funded through non-federal sources. Visit the AFI Resource Center website to learn more about the program and about helping families to build assets: [www.idaresources.acf.hhs.gov](http://www.idaresources.acf.hhs.gov).