

Unrelenting disappointment  
leaves you heartsick,  
but a sudden good break  
can turn life around.



Proverbs 13:12  
“The Message” Version

If you answer “Yes!” to the following questions, Love INC’s Comprehensive Transformational Ministry Program (COMP™) could be just what you’ve been looking for.

- Are you tired of being in “crisis mode” and living paycheck to paycheck?
- Are you ready to have the peace and confidence that comes from managing your finances well?
- Do you yearn to be debt free?
- If you are married, do you feel worn out by arguments over money with your spouse?
- Do you want to work together towards shared financial goals?
- Do you want your spending to reflect your values?
- Are you ready to envision having enough for unexpected expenses and planning for tomorrow?

## What is Love INC?

Love INC is a multi-denominational ministry of Christian churches that desire to work together to meet the tangible needs of people in our community.

Founded in 1989, Love In the Name of Christ (Love INC) of South San Jose is one of 122 Love INC affiliates across the United States.

We have been running a budget mentoring program since 2006, and the Comprehensive Transformational Ministry Program (COMP™) is our most in-depth effort to help people manage their money and build financial confidence.

While residents of South San Jose will receive first priority to join the program, if there is space, we will allow anyone willing and able to travel to South San Jose to join.

Due to County restrictions, the 2021 round will start as a virtual class on Zoom. A computer or smart phone with the capability to participate visually in a Zoom call is required. As Santa Clara County eases restrictions, we hope to begin meeting in person. To register for a required virtual Informational Meeting, call (408) 723-9204.



## Financial Wisdom for Families

*Join our third group of  
participants on a path  
towards financial  
confidence and building  
\$2,000+ in savings.*

Group Number Three runs  
February 21-October 24, 2021.



[www.loveincssj.org](http://www.loveincssj.org)

## What does the program entail?

The program is designed to help families who are struggling with household finances and are ready to make long-term changes to improve their money management.



There are three components to the 36-week program:

- 1 One Virtual Informational Meeting**
  - Call (408) 723-9204 for a list of dates and to register.
- 2 Three Consecutive 12-week Classes**
  - Faith & Finances (F&F)
  - Affirming Potential
  - Becoming What God Intended
  - Sundays, 5-7 pm on Zoom
- 3 30 Weeks of One-on-one Budget Coaching**

The **Group Classes** provide education and tools, as well as support and encouragement from others, in similar circumstances, as you develop healthy financial habits together.

The **Weekly One-on-one Budget Coaching** starts on the seventh week of the Faith & Finances (F&F) class. It focuses on specific financial challenges and provides accountability and compassionate support as you make changes necessary to be financially self-sufficient and confident.

## Who can join Comp™?

This program is suitable for participants who have sufficient income to budget. Individuals with no income would not qualify, and those with extremely low-income may find it difficult to save money and receive the savings match.

However, those with no income or extremely low-income, are welcome to attend the F&F class on a stand-alone basis.

At this time, the program is only presented in English so participants must be able to speak, read, and understand English well.

The program is open to people of all religions and beliefs; however, information will be presented from a Christian point of view.

Since living within a household budget is impossible without the agreement and participation of all the financial decision makers in the home, all adults in the household who spend household funds are required to attend. For married couples, both spouses must participate.

Anyone can take the F&F class on a stand-alone basis whether other adults in the household join or not. Those taking the F&F class on a stand-alone basis are not eligible for budget coaching or the savings match.

## What participants receive

In addition to the life skills, support, network building and financial management education, participants can receive:

- Free Large Group Class Education
- Free Weekly One-on-one Budget Coaching
- **Successful program graduates will save \$1,150 of their own money and will receive \$1,465 in financial incentives, totaling \$2,615.**

## Cost & Commitment

### What is required of participants?

- Humility and dedication to work on financial challenges with others
- Workbook for first class - \$5
- Workbook for third class - \$10
- Miss no more than 2 sessions of each 12-week class
- Refundable deposit on locking bank bag - \$30

