

Unrelenting  
disappointment leaves

you heartsick,

but a sudden good break  
can turn life around.



Proverbs 13:12

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? Instead, 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 115 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.

**Interested? Ready to take the next step? Email [info@loveincssj.org](mailto:info@loveincssj.org) or call (408) 723-9204 to register for one of the upcoming Interest Meetings--Wednesdays, September 7 & 14 from 7:30-8:30 PM on Zoom.**



## Financial Wisdom for Families

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

Group Number Five runs  
September 28, 2022-  
June 14, 2023



[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 Interest Meeting

- 7:30-8:30 PM September 7 & 14.  
Email [info@loveincssj.org](mailto:info@loveincssj.org) or call (408) 723-9204 to register.

### 2 Three Consecutive 12-week Classes

- Faith & Finances (F&F)
- Affirming Potential
- Becoming What God Intended
- Wednesdays, 6:30-8:30 PM. 2/3 of meetings will be at a South San Jose church and 1/3 on Zoom

Each 12 week class builds on the previous one to provide education and tools, as well as support and encouragement from others in similar circumstances, as you develop healthy financial habits together.

### 3 30 Weeks of one-on-one Budget Coaching

Starts on the seventh week of the Faith & Finances class. Changing old habits isn't easy! Coaches provide counsel, accountability and encouragement.

## 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.

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.

Since 1/3 of the meetings will be on Zoom, a computer or smart phone with the capability to participate **visually** in a Zoom call is required.

## What participants receive

In addition to the classes, group support and personal coaching, successful graduates will receive \$1,160 in financial incentives from Love INC (mostly in the form of a savings match). Combining this with the \$1,150 of their own money they are challenged to put away in savings gives participants the potential of graduating with a \$2,310 emergency savings fund.

## 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

