



Money & ME, LLC is a financial literacy company providing curriculum, training and consulting for organizations that are inspired to help people take control of their money.

Money & ME is a small woman owned business (WOSB Certified).

## Statement of Qualifications

### Financial Stress Impacts Work Performance

Stressed employees may be irritable, make mistakes, be less reliable, and bring other "financial drama" to the workplace. Businesses feel the effects by employee tardiness, high employee turnover rate, poor customer service, as well as the impact on the business' public image.

### Program Content

This is a six hour curriculum that is simple, practical, and effective. It covers: income versus spending, needs versus wants, savings, home and work responsibilities, smart shopping, debt reduction, healthy versus unhealthy habits and MORE! Customization is available upon request. The content, format, and/or implementation can be adapted to fit *your* organization's needs.

**Designed for organizations who want to help ANYONE who needs help taking control of his or her money. For example this program has helped:**

- Janitorial staff / Cafeteria workers
- Security personnel
- Returning Citizens
- Healthcare workers
- People receiving disability, TANF or minimum wage income

### Benefits Employees, Organizations, & Communities

Develop life skill strategies to positively change how a person deals with his or her finances which improves quality of life at home and in the workplace.

Become more reliable workers by gaining control over the money that he or she earns. NOTE: It's not how much a person earns that negatively effects them, it is the choices they make when spending their money that can positively or negatively effect them.

Everyone benefits when there is less financial drama in employees lives:

- Improved work attitude
- Reduced tardiness
- Reduced turn over rate
- Increased productivity
- Increased customer service

### Contact Information

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### NAICS Codes

611710: Educational Support

611430: Continuing Education

541611: Administrative Management and General Management Consulting Services

Duns# 080660190

Cage Code 7VKS3

www.MoneyandME.Cash  
(888) 628-2386



## **Sara Money**

### **CEO and Developer of Money & ME**

Sara Money was born and raised in Albuquerque, New Mexico. In 1992, she graduated with a Bachelor of Arts in Psychology and Communications from the University of New Mexico (UNM). In 1998, she graduated with a Master of Arts in Counseling from Webster University in Albuquerque. She has worked and volunteered in many places: Albuquerque Job Corps, NM Human Services Department (Income Support Division), Albuquerque Public Schools (Substance Abuse Prevention Program), UNM Agora Crisis Center, Albuquerque Shelter for Domestic Violence, and Albuquerque Rape Crisis Center. She worked as the Clearinghouse Coordinator for a nonprofit - Love INC (In the Name of Christ) of Albuquerque from 2008-2011, then was promoted and served as Executive Director from 2011-2016. She was also the New Mexico State Coordinator for the DeVos Urban Leadership Initiative (DVULI) located in Grand Rapids, Michigan from 2015-2016.



### **How It Started**

In 2011 Sara was challenged to teach low-income people how to manage their money. She looked at several money management curriculums and discovered that they were written for people who have money. Because of her background working with low-income people, she recognized the need for a customized curriculum. The language and culture for low-income people needed to be addressed for successful learning to take place.

For example, in the middle income world, budget worksheets discuss "vacations," "dry cleaning," and "babysitting" as an expense (not an income). Even the word "debt" is not typically used by low-income people because the word debt implies having a credit card. These individuals typically owe money to pay day loans, friends or family, student loans, etc. The Money & ME curriculum addresses "debt" as "money owed" and helps participants develop a plan to pay off ALL the places and people to whom they owe money. It also helps with basic life skills, organizing techniques, and self discipline. All of these simple and practical strategies lead to success.

And...in case you were wondering, Sara Money is her real name. It's on her birth certificate!

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