

EMPOWERING FAMILIES TO MOVE BEYOND GOVERNMENT ASSISTANCE AND INTO THEIR FULL GOD-GIVEN POTENTIAL.

Amber's Story



Hi, my name is Amber Charles and I am a Ripple of One graduate and I now volunteer as a Health Coach for the program. I am so excited to be able to share my story with you! I know that it will help someone who is struggling with self-discipline move forward into a purpose driven life. Just before I found out about the Ripple of One program, I had my third child. I had two sources of income, the first making \$7.25/hour plus tips as a housekeeper and the second, a front desk clerk of a local hotel. It was at this point and time that I came face to face with a major setback--my babysitter informed me that she found a new job and would be starting the following day! Having no other option, I quit my job in order to apply for ABC Childcare Vouchers and I started to search for another job. It was like starting the same old path over again.

It was around that time that my mom told me about the Ripple of One program. She really believed Ripple would help me find a better job that would better suit my lifestyle as a single parent. I was also very interested in going back to school, even though I was really afraid to do so, and I believed Ripple of One would help support me through that process. So I dove in and applied and was accepted into the program! I soon found out that Ripple was very structured and goal oriented. I was given a team of volunteers that helped guide me through all of my monthly goals and classes.



I began to buy healthier foods for my family and keep track of my monthly expenses. I even started to have a savings and plan for any future financial setbacks! Since graduating from Ripple of One, I have started saving funds for each of my kids' future education. I no longer rely on my parents for help with my bills and I live within my means. To help me find my niche, Ripple of One provided an internship at Seneca Health and Rehab.

I wanted to move into the position of Activity Assistant but they required certain certifications to apply for this position. My mentors helped me enroll in school to be able to have a shot at the Activity Assistant position. Finally I graduated, and was able to interview for the position...and they ended up hiring me! It really feels amazing to be able to have enough money to put in savings and have the ability to go on family vacations. I have full time benefits and I no longer depend on Medicaid, ABC Vouchers or food stamps! I still find it very difficult to budget my money but I have learned that I need it to be successful and independent. I feel accomplished and strong knowing the lifestyle.

Volunteer of the Month



Buddy Hardee joined the Ripple of One volunteer force in 2017. He began as a financial coach and eventually joined our Workforce Development team as well. Buddy has developed a good relationship with his client, Almon. He jokes that she should be his financial advisor, as she is always on target with her budget. Buddy models clear and concise communication skills. Buddy's words of encouragement are almost as sweet as the honey of his and his wife, Sue, honey bees they keep.

I came from and my purpose now! Ripple of One has become a sisterhood, family and community for me and my kids. My kids love the Ripple Children's Program and the new Money Matters program. Samson, my oldest, loves going to the Ripple Store and saving his money. Both Marcus and Amiyah, my middle and youngest kids, love planting things in the garden. They all *think differently* now about saving and the difference between wants and needs. You have to put in the work to get the results but the rewards are totally worth it. The rewards are great motivation to keep pushing forward into success and self-sufficiency. It really does take time and consistency to make permanent change in your life, which is why the support and accountability of Ripple of One is necessary. If you don't know what to do with your life, but you want more, then start with the Ripple of One program!

Amber Charles

Buddy even helped his client shop for new car insurance and showed her how to compare quotes. Buddy also joined our Workforce Development workshop series. Buddy partnered with fellow volunteer, Jennifer Rowe, to create and instruct the Resume section. They discuss the importance of a resume and the key sections. Then they break out and polish our clients' resumes one-on-one. We are so grateful for Buddy. He helps his client stay on budget and keep her encouraged! He not only has touched the life of Almon, but also improved our program as a whole with his expertise.