

## Samantha's CASH Testimony

Seven years have gone by since I participated in the Creating Assets, Savings, and Hope (CASH) program and I am still constantly being reminded of the value of this program. I am a 25 year old college graduate and when I read news articles about my generation they seem to have one thing in common, the belief that I should be overwhelmed with debt, mainly student loans. But I am debt free. The CASH program not only teaches you the financial education required to save for an asset, it gives you the confidence to dream and the dedication to see that dream become a reality.

As the eldest of five children in a one income home I knew I would have to pay for the majority of my college education myself. So for the first two years, I attended Hutchinson Community College on scholarships while working and saving. Then I transferred to Wichita State University to complete my college education. While I had saved through the CASH program and was able to use the funds to pay for the majority of my education, I still had to work hard. At one point I was working an unpaid internship and attending a summer class while working three jobs. While that summer was not an ideal summer break, to me it represented everything the CASH program had taught me.

In CASH you learn the difference between wants and needs and how sometimes it takes sacrificing your wants to get what you really want, your asset. That summer I sacrificed my wants to work towards my goal and I achieved that goal. To this day I have never looked back and thought it wasn't worth the trouble. I know it was. Every time a peer tells me about their struggle with debt, I think back to that summer when I was beyond exhausted, thankful that I stuck with it and achieved my goal.

Lives truly change because of this program and all that it offers. Not just the lives of those who go through the program, but their families and the communities they live in. Take me for example. If I had not been a part of the CASH program I would have had to take out student loans and would now be working to pay them off. Because of the debt I would be in, I would most likely be living in my parent's basement contributing very little to the economy as I put every penny I earned towards paying off my debt. But that is not my story, thanks to the CASH program.

I encourage you to take a look and see how you can support the CASH program and the positive outcomes it produces. Imagine for a minute what our state would look like if we could give more people the tools to not only dream but achieve their dreams. The positive effects on these individuals would be immeasurable along with the positive effects on our economy. Every dollar invested in the program puts five dollars back into our economy. I don't see the downside to this program and I hope you can also see the clear benefits of supporting the Creating Assets, Savings, and Hope program.