

Organization: JRuth, Inc**County:** Durham**Address:** 201 West Main St., Ste. 202K
Durham, N.C. 27701**Phone:** 919-682-8473**Website:** <http://www.jruth.org/>**Project:** Educational Sessions for Health and Wellness*****Below are excerpts from their final report*****

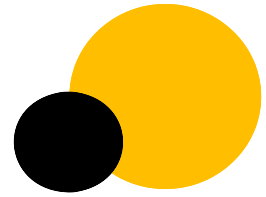
About the Project: The North Carolina Healthy Start Foundation grant was used to provide women with training in Durham County on healthy living and financial literacy. Each week various facilitators were brought in to give a presentation on healthy living while The Financial Understanding Notebook (F.U.N.) was utilized to educate participants on fundamental financial skills. North Carolina Central University hosted the project from March 31 to May 3. Classes were held on Tuesday evenings from 6 p.m. to 8 p.m. and provided a total of 12 hours of training, which included a graduation ceremony.

Each week a different facilitator provided the participants with a presentation on ways to improve their physical and mental health (i.e. through smile therapy, identifying the cause and symptoms of diabetes, shopping healthy, eating healthy, meal preparation and exercise). The participants were also presented with information on how to improve their financial health (i.e. through proper use and management of a credit card, management of their credit score, identifying and managing debt, budgeting their finances each month, saving for future goals and planning for retirement). Facilitators included Johnetta Ruth Alston, Casey Wardlaw and Joannie Ross (from Durham County Health Department), Cecelia Horton and Frank Moseley II.

During the graduation, participants received a rousing and inspiring presentation by author and motivational speaker Deanna Manley. Mrs. Manley, author of the Power of Eve, currently works for the Durham Crisis Recovery Center. She was able to provide a unique perspective on women empowerment, financial literacy, and the importance of staying healthy.

Successes: The grant that was awarded to our organization by the N.C. Healthy Start Foundation was vital to the continued success of The F.U.N. Project. Our organization benefited tremendously from the funds provided by this grant, which allowed us to purchase the much needed equipment and manuals to make this project possible.

This grant also gave us an opportunity to provide much needed financial information to the women in our community. I could tell by their level of interest and interaction with each topic that not only were they learning skills and information that was truly beneficial to them, but they were having fun while doing it. The sentiment of the experience of the project was best expressed by one of our participants,



“I have been a home owner and a seller, filed chapter 13 bankruptcy , filed chapter 7 bankruptcy, opened several 403-Bs, quit a job and took out my retirement, bought a car or two, opened a bank account, opened a savings account, closed a savings account, ... been a vegetarian, went back to meat, ...read inspirational books, started my own business, watched my diet, monitored my spending, thrown caution to the wind, lived, loved, cried, took out my retirement again, cashed in a 403-B, bounced a few checks, and the list goes on . . . Yet the F.U.N. Project had reinforced a lot of what I already know - be happy, live and love, but be balanced in all you do. Plan for the future, set some financial goals (and stick with them!), exercise regularly - 10 minute increments is okay, it's better to know than not know, get regular check-ups, watch your weight and eat well. Thank you for all you do. Keep up the good work!”