Unique to most Capital Good Fund Financial Coaching Fellows, Sammer neither heard about the Fellowship through his school, nor did he read about it from a newsletter or job board; no, Sammer applied to be a Fellow because his mom received both Financial Coaching and free tax preparation from CGF, and she encouraged him to apply. Yet it didn’t take long for him to get excited about the opportunity. As he puts it, “Not a lot of organizations do what we do. Helping people to better their financial lives so that they can better their personal lives as a whole; I’d never heard of a company doing something like that, and I knew I wanted to be a part of it.”

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Sammer really sees the need for financial literacy in the community. “You go to the doctor when you have a health issue,” he notes, “but where do you go when you have a financial one?” Initially he was worried that—as a young college student—he would struggle to deliver a high quality service. Ready to take up the challenge, Sammer immersed himself in CGF’s training: doing mock sessions, reading everything he could get ahold of, and watching instructional videos. Before long, he had mastered the curriculum.

All that training has paid dividends, both in terms of the impact he has had on his 10 clients, as well as on his career goals. In fact, Sammer now plans to major in accounting or finance! But what has mattered most to him have been his clients, one of whose stories really stands out:

The husband and wife had two kids and found themselves in a decent financial situation, save for the fact that their monthly debt payments were severely straining their budget. Using the Debt Management Plan as a guide, Sammer was able to help the family pay off some collections and reduce their monthly debt payments; he did this by negotiating settlements and prioritizing which accounts to pay, and when. This alone was transformational, but what happened next is where the Coaching became life-changing: as a result of these simple steps, enough income was freed up for the wife to be able to afford to go back to Community College of Rhode Island, where she is now studying to become a nurse. Think about that: what started with a review of a family’s finances turned into a new career path, one that will lead directly into the middle class.

Sammer thinks of the Coaching this way: “It’s like a snowball effect. It takes a lot of effort and motivation, but once you get started, you get so much positive momentum. I’m not the one fixing their finances, but I’m there to guide them and hold them accountable to their goals. And at the end of the day, it really works.”