Sarah Pariser

Anyone can fall victim to their finances.

Sarah has the distinction of being the longest-serving financial coaching fellow at Capital Good Fund, going well beyond her initial commitment of two semesters. Since joining the team in September of 2013, Sarah has served 21 clients through financial coaching and tax preparation. Initially, Sarah was drawn to the fellowship because she wanted to work more closely with the Providence community and see the practical application of the theories she learned in her economics classes. In addition to her direct client work, Sarah began assisting Capital Good Fund’s loan department with data analysis in the spring of 2014, which allowed her to put her concentration in applied mathematics and economics to good use.

Sarah surmounted her initial apprehensions that her youth and relative lack of financial knowledge would make connecting with her clients by attending trainings, extensively reviewing the material, and, most importantly, knowing when to ask for help. She has realized that the mark of a great coach is not knowing all the answers to every question, but taking time to learn their needs and locate the resources that will make them successful in achieving their goals. Many of Sarah’s clients have been well below the poverty line and relied upon public benefits for survival, but the client case that sticks with her most was a husband and wife that were solidly middle class. This family of four had two reliable income sources and was well above the poverty line, but they were weighed down by an unaffordable mortgage and rising credit card debt. Due to the 2008 housing crisis, selling their home did not seem like an option and reduced work hours left them unable to make monthly payments. Sarah was shocked to see how little control families can have over their lives when markets fail. Luckily, through work with a local housing authority and strict management of their debt, this family was able to reduce their credit card balances and remain in their home.

Now a second-semester Junior at Brown University, Sarah plans to continue working with Capital Good Fund through her senior year. This summer she is excited to move to New York City for a paid internship with BlackRock, an investment management firm, where she will be an analyst in the Risk and Quantitative Analysis Department. After graduating in 2016, Sarah would like to continue working in this field, but may want to return to working in the nonprofit sector at some point.

As a result of her experience with Capital Good Fund, Sarah is considering microfinance as her thesis topic and has seen the field of finance come alive through her client work. “Working at Capital Good Fund has been one of my favorite parts about my college experience,” she says, “It’s incredible to meet one-on-one with clients, learn about their lives, and work with these individuals on some of their most personal aspects of their lives.”