

498 Marlboro Road #N-12
Brattleboro, VT 05301
February 18, 2020

Dear Vermont Legislators,

I have had the valuable experience of taking the Financial Fitness Program with the Matched Savings Program, run by Susan Dillon. When I first started that class, my credit score was something like 529 or so, and was completely clueless about how to save money, and clear up my debts.

Susan taught me how to do this. I started with my smallest debt bills first, which surely felt good when they went away. By then I was disciplined enough to make those regular payments to clear up those old debts.

Another thing Susan taught me was about credit cards. Since I had already been working on my debts, I had taken the chance at my credit union and opened up a Visa Credit Card account. Susan also hipped me about using gas station credit cards. She suggested that I take the amount of (cash) money that I want to spend for the gas and put it aside, then use the card. That way, when my gas card bill comes in, I will have that money to pay it right away. Susan said this is a great way to help raise my credit score. So, I started keeping a “gas cash” envelope in my glove box for this new behavior.

Another valuable thing I learned in Susan’s class. The night that Windham and Windsor Housing Trust, and the USDA folks came to our class, I found out that you can still be kind of ‘poor’ and still be able to by a house! Well, with that bit of news, I was on my way to a new goal.

I said to myself, “Self, you’ve raised 3 kids, graduated from college at 52, got myself out of an abusive relationship, and took care of my mom until it was her turn to leave this earth. Self it is now time for you!! You can get that house that you’ve always wanted, so you can have an office and an art studio, and room for my 12 grand-kids to come visit.”

It was then that I started saving in the Matched Savings Program. As of today, my credit score is now 719 and 691. Next week I will go to my Windham and Winsor Housing Trust counselor to find out if I am finally mortgage-ready. And I didn’t ever think there would come a day when I could say that that is a real possibility.

And it all started with Susan Dillon's Financial Fitness Program. Today I am debt free, and have become quite skilled at saving money. It feels wonderful, and I feel so proud.

Please Vermont Legislators, you **must** keep this wonderful program up and running, because I am proof that you **can** teach an old dog new tricks! Thank you, Susan.

Most Sincerely,
Damaris A. Mills