

February 10, 2020

Morrisville, VT- Public Hearing

To The Vermont Legislators,

I formally lived and grew up in Hyde Park Vermont.

I now reside in Crystal River Florida.

My name is Jeremiah Johnson.

I was part of the Capstone program IDA in 2015.

The classes that Liz Scharf ran helped me understand my credit score and how it was calculated.

The class showed me ways to help improve my financial independence and also where I was spending my money.

There were many places where my spending was too loose and I could cut back in many categories.

The tangible assets program (IDA) let me think about what I wanted to do in the future and made it possible with my savings of \$1000 + \$1000 federal dollars and \$1000 of state of VT dollars equaling \$3000.

I've always enjoyed photography since high school. I decided that when I reached my goal of \$1000 saved I would use it towards building my professional photography career. With the program I was able to purchase several key pieces of photographic equipment that would allow me to start a business. I purchased a new camera body and also a drone. I'm still correctly using these items to make income.

I have told many people about this program and it helped me tremendously in building a better business.

Thank You,

Jeremiah T Johnson

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