



KEYS TO PROSPERITY – K2P

Coconino County Arizona Health & Human Services Community has seen the financial economic impact from COVID-19 pandemic. Keys to Prosperity Financial Empowerment Program is FREE for all Coconino County residents.

Financial Empowerment can help individuals and families during this difficult time. We are encouraging households to involve your youth by being transparent about household finances and why budgeting is especially important during crisis situations.

K2P offers: Making a budget together as family helps children understand that it is essential to make educated decisions in difficult times. In addition, we offer communication tools to use when speaking with landlords. Resource materials are available to members within our communities for communicating with financial mortgage companies, and lending Institutions with confidence and understanding.

K2P is a self-empowerment program for those participating clients who want information on aligning new values and managing debt. A variety of budget tools available. Our program addresses credit card debt, how to eliminate the misuse of credit cards, prevent taking on additional loans that cause payments to exceed the limit of your monthly income. We also provide efficient money management tools to track expenses, while learning to decrease stress and evade other negative financial consequences.

**Coaches are now available for those who want to sign up!*

ENROLL TODAY!

The program includes:

- **Confidential one-on-one flexible coaching sessions via Phone and/or Zoom**
- **Budget Management Tools** – Creating a budget together helps children or teenagers understand that we all need to make hard decisions in difficult times.
- **Goal Setting** – Possible goal could be Credit Card Debt reduction.
- **Includes:** Introducing innovative approaches in increasing ways to reduce debt. Establish a new savings account (and or) Establish an additional emergency savings account. Ways to increase your savings.
- **Addressing Credit Scores** and ways to maintain your scores.
- **Addressing Student Loans**

Requirements:

- Must complete an Income & Expense Worksheet by the 2nd session
- Complete Dept-To-Income Ratio calculation sheet – monthly paychecks calendar
- Provide your credit score at the beginning and the end of your final coaching session
- Check credit report and dispute any discrepancies
- List your current savings and your ending savings at the conclusion of your coaching sessions

Financial Literacy Class Schedule:

- *Pending Schedule Updates* **“Instead of your debt controlling you, you control your debt.”**

The Awareness of financial literacy is now becoming very relevant to financial stability. **CCHHS** is taking a new approach towards financial education by empowering residents with the tools to create more

This program uses CCHHS staff and volunteers to offer one-on-one coaching sessions dedicated to achieving your goals.

**If you are interested in participating, please contact:
928-679-7443.**