

# JEDI — Helping Build Prosperity



**Becky White**  
**Ms. Becky's**  
**Place**  
**McCloud, CA.**

**“ It does pay off to save  
regularly!”**



*JEDI & Cascade SBDC...  
Partnership supporting Small Business*

*Ms. Becky, James Bertino, Wyatt Vanni, Nicholas Benedict,  
Annie Evans, Mariah Regnani & Ryan Evans*

Over the last three years, JEDI has implemented a pilot project to demonstrate the power of savings and asset development in building greater economic security. JEDI's Building Assets Program focuses on helping people create a savings habit, grow their savings and increase their financial literacy. It is through income and asset development that people truly leverage themselves into a better financial position. The pilot was successful and JEDI has decided to make it a permanent program. The Building Assets Program is expanding!

Building Assets participant, Becky White of McCloud used the program to expand her childcare services business in McCloud, "Ms. Becky's Place." Becky started her business three years ago, after taking a year of course preparation through the Siskiyou Childcare Council, along with courses in early childhood education through College of the Siskiyous. She heard about Building Assets and decided to come to a meeting, because as she noted, "I am always looking for ways to improve my business." She says the program was really helpful because before that she didn't have any savings. It helped her reevaluate her spending and savings priorities, and now she has three savings accounts that she regularly increases with deposits of any amount between \$5 and \$100 dollars. Part of the point is to strengthen her regular savings habit, no matter what the amount. And it does pay off!

Through her participation in Building Assets, Becky early on achieved her program goal and purchased a new safe van for transporting children who need her care. Since she had money left over, she had to develop some new goals and subsequently purchased supplies for a "Science Center," and other activities, which give the children more choices and chances to learn as they play. Her customers love her service and thanks to word of mouth she has never had to advertise. She currently has an extensive waiting list, and is thinking about ways her business might expand to serve more families.

During this time, Becky also applied to become a federally accredited Family Childcare Home. This accreditation is another assurance to parents that their children will receive the highest quality care. Out of 2400 applicants, Ms. Becky's Place was chosen, and she is currently in a 9-12 month step-by-step process to discover further ways to enhance and upgrade her service. Since she still has Building Assets savings left to spend, she is also working on a final program goal that will build her business even further. One dream still in the works is to find a house she can purchase for her business. Becky is currently working on her Master's Degree and has plans to build a center for her new pre-school.

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