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Utility bill, electricity bill, internet, cable, gas, insurance, car...etc. The list goes on, and the people who work with only minimum wage are unable to afford all of these bills. Also what if an unexpected expense comes up like your child getting sick, getting laid off, or a car accident? Too many people struggle with all this, and there needs to be a change in the community. The ALICE (Asset Limited, Income Constrained, Employed) households are unable to try and juggle everything together without help. This community is growing every day; therefore, there isn't enough jobs or help to take care of all the unemployed or employed adults with a low income today with children. What I believe that will help this community and the people who have low income jobs is Money Management, Free Educational Meetings.

Many adults don't know how to manage their money, bills, and children. It's hard to find someone or something to help manage their income without feeling judged. If we have a Money Management, Free Educational Meetings it will help the adults with this problem, feel more welcomed seeing that there are other adults going through the same problem. Adults shouldn't feel like that can't come and get help when they are struggling with money and trying to manage everything. Also I believe that these classes should be free, because if ALICE households are having income problems, why would they want to pay more money when they are already struggling? These classes should have someone who is experienced and is able to relate to what they are going through and teach them ways to manage their income. Another thing they should

have volunteers that run a free daycare while they are in meeting, because it's hard enough for them to find a babysitter, and try paying for them. This will help so many adults that are in ALICE households.

Therefore, what I believe that help this community and the people who have low income jobs is money management free educational meetings. The ALICE households are unable to juggle everything together without help, and I truly believe the Money Management, Free Educational Meetings will help this community greatly, and will make Miami county a better place.