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**ANN RIDDICK NAMED FINANCIAL LITERACY COORDINATOR**

*Hertford County native reaches out to community with message of hope*



**RICH SQUARE** - Ann Riddick is now serving as the financial literacy coordinator in a five county region: Bertie, Gates, Halifax, Hertford, and Northampton.

Riddick, a native of Hertford County and graduate of Elizabeth City State University, has coordinated many youth programs and community activities over the past 15 years.

Riddick states her interest in the well-being of our community really peaked while attending Roanoke Chowan Community College. It was there that she was introduced to many of the unmet needs of our youth and families. She decided then to major in sociology, which has prepared her to serve all ages and populations.

Collaboratively, The Roanoke Center in Rich Square and the United Faith Coalition of Northampton County has initiated a focus on financial literacy and strengthening families through empowerment and increased levels of education on debt reduction and asset development.

Riddick was brought on board through Volunteers In Service To America. VISTA provides full-time workers to nonprofit, faith-based, public agencies and other community organizations to create and expand programs that ultimately bring low-income individuals and communities out of poverty. She is in her second year with VISTA.

Riddick's role has been to develop and implement a financial literacy program in the area. The program, which she calls FLIP (Financial Literacy Improvement Program) has been shared in schools, churches, senior citizens groups and social service agencies.

Since the program's development, Riddick has served nearly 1,000 individuals from ages eight to 80 years old. The program is derived from a financial education curriculum called Money Smart, which covers the following topics: Bank On It, Borrowing Basics, Check It Out, Money Matters, Pay Yourself First, Keep It Safe, To Your Credit, Loan To Own, and Your Own Home. Information is also shared on insurance fundamentals and estate planning.

Riddick says after completing the program, participants will understand the concept and benefits of budgeting and how to use budgeting as a tool to manage the family income. Promoting savings accounts is also emphasized, including the NC Saves Campaign, which allows people to open savings accounts for a deposit of \$1 after enrolling in the program with a participating bank.

“You can’t have a successful program without recruiting volunteers to help out and that’s part of the job,” Riddick said. “Much of the work that has to be done will be carried out with the assistance of volunteers.”

Networking with agencies, churches and community organizations makes it easy to make referrals as needed. Sharing information with the community about building wealth and creating assets will empower our citizens. Education is the key to a successful future, but proper management of your income is what helps navigate through life toward building assets and not debt for your families.

Riddick is the daughter of Mr. and Mrs. Fred Eley of Hertford County and she has one son, John Riddick, Jr., residing in Durham.

If you are interested in hosting a workshop at your church organization, please give Riddick a call at (252) 539-2236 ext. 276.