



Building Better

A Community Guide to Financial Ability



An Invitation to the 2026 Sound Decision™ Workshop Series

By Tammy R. Patterson



We Are Not **Broken**, We Are **Building Better**

Every day, people work hard, pay bills, and still wonder why it never feels like enough. Most of us were never taught how money really works. We learned how to earn it, but not how to manage it, grow it, or protect it.

Many of us watched our parents stretch paychecks and hoped we'd do better, but without knowledge, we repeat the same struggle. Hard work is powerful, but without information, it just keeps us moving in circles.

Tasha has two jobs and still lives paycheck to paycheck. She's not lazy — she's missing the information that turns effort into progress.

You are not broken. You are learning what generations were never taught.



*Real change doesn't happen when one person gets it right,
it happens when knowledge spreads.*

When *Education* Falls Short

We leave school knowing how to pass tests, not how to handle debt. We learn geometry and grammar but never how credit or budgeting really work.

Maya grew up hearing “don’t worry about bills.” As an adult, she repeats that silence with her own kids because she’s still figuring it out herself.

Only half of U.S. adults can answer basic financial questions. In most schools, personal finance isn’t required at all. That’s why communities have to fill the gap — where the classroom ended, real life begins.

The solution isn’t shame, it’s shared learning. When people sit down together — at church, in a library, in someone’s living room — and start talking about money honestly, something powerful happens.



The school system taught us how to make a living, but not how to manage one.



Understanding the *System* We Are In

We live in a system that rewards debt and sells it as opportunity. Credit is called convenience, and buying is called success.

Lydia scrolls through social media and feels behind. What she doesn't see are the credit limits and quiet stress behind those posts.

This isn't about blaming capitalism. It's about recognizing that the system favors the informed and confuses the rest. Once you see how it works, you can move differently — slower, smarter, and more intentional.

Understanding money isn't rejection of the system, it's learning to navigate it with your eyes open.



*The system profits
from confusion, but
knowledge pays us
back in freedom.*



The Shift Begins *Here*

Change doesn't start with perfection; it starts with awareness.

Teresa listed every automatic charge on her account — streaming services, delivery fees — and canceled what she didn't use. It saved her \$150 a month and gave her breathing room.

Change begins when we stop pretending it isn't hard and decide to look closer. Small, consistent actions build strength: paying one bill on time, saving a small amount, asking for help before things fall apart.

When you share what you learn, that's when the shift becomes real. One person's clarity becomes someone else's courage.



Change doesn't begin when life gets easier, it begins when we stop pretending it isn't hard.



Introducing Sound Decision 2026

Sound Decision™ 2026 is a series of community-based learning sessions designed to help people understand money in real life — without shame or confusion.

These are not lectures. They're open, honest conversations about:

- ▶ **Debt and Decisions:** how to communicate with creditors and protect your rights.
- ▶ **Credit Confidence:** what your credit report really means.
- ▶ **Family Finance:** how to align financial goals with real priorities.
- ▶ **The Rebuild Plan:** how to start over after setbacks.

People don't leave with slogans — they leave with understanding and the confidence to apply it.



*The goal isn't
wealth
without
meaning, it's
stability with
purpose.*



Why It *Matters*

Money shapes more than what we buy; it shapes how we live, how we sleep, and how we plan. When it's uncertain, everything feels uncertain.

A grandmother who learns to budget can finally stop borrowing from payday lenders.

A young couple who track their spending together start to breathe easier.

A teenager who sees that process learns that financial stability isn't luck, it's practice.

Financial ability doesn't just change individuals, it changes rhythm — giving people space to plan instead of panic. When knowledge spreads through a community, stability grows in every direction.



Money doesn't create peace, but peace is easier to find when money isn't falling apart.



3 *Things* You Can Start Doing Right Now

START WHERE YOU ALREADY GATHER

Your church, library, or civic group is the perfect place to begin. Ask for one meeting time to discuss a single topic — budgeting, credit, or debt. You don't need a title; you just need the courage to start the conversation.

USE WHAT YOU KNOW

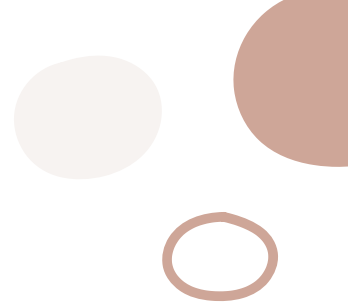
Teach what you've learned. If you know how to set up a payment plan, track expenses, or call a creditor, share that knowledge. Lived experience is the most relatable education.

BUILD A LOCAL RESOURCE TABLE

Create a small board or flyer listing local banks, nonprofits, or programs that help with budgeting, credit, or free financial counseling. Post it where people can see it — a church lobby, a break room, or a library wall.



You don't need a microphone to lead a workshop, you just need a table and a reason to start.



Building Better Day: *Let's Build It Together*

A Building Better Day is more than an event — it's the first real step toward community change. It's where people gather, learn, and start rebuilding together.

You don't have to organize it alone. Sound Decision™ and PFS Advantage will walk you through every part of the process so you can focus on what matters most — your people.

Here's how simple it is to get started:

- ▶ Step 1: Go to www.pfsadvantage.com
- ▶ Step 2: Enter your information and tell us about your group or community.
- ▶ Step 3: Schedule your free 30-minute workshop consultation, and we'll work out the details together.

From there, our team handles the setup, materials, and support. You bring the people; we'll make it happen.



The goal isn't one big event, it's a chain of small ones that keep the lessons alive — and we'll help you start the first one.



The Work *Continues*

No one changes everything overnight. The real work happens through steady guidance and shared accountability — exactly what Sound Decision™ provides.

Each time a community hosts a Building Better Day, the lessons reach further. A parent teaches their child, a church teaches its members, a city teaches itself. That's how financial healing grows.

If this guide spoke to you, don't stop here. Visit www.pfsadvantage.com to schedule your free 30-minute consultation and learn how to host your own Sound Decision™ workshop or Building Better Day.

You bring the people. We'll bring the plan.



*The most powerful kind of change is the kind that multiplies —
one person, one lesson, one community at a time.*

The work continues with you — and with us.