

# Financial lessons go beyond numbers

*Jhonneta Ruth Alston and  
EMPWR U educate the  
Durham community*

**Ryan Wilusz**

Co-Editor, the Durham VOICE

Every year on Christmas morning, Jhonneta Ruth Alston's grandchildren were met with stacks of presents in the living room. But when Alston's daughter lost her job, the family had to cut back.

"There wasn't no fat, white man coming down the chimney because we didn't have no fireplace in the first place," Alston said.

But what they did have, she said, was love.

"What's really important when we think about money, and the lack thereof in this community, is that we really start taking the time to teach our children it's about each other," Alston said.

Through her partnership with Durham Regional Financial Center, Alston is a teacher for EMPWR U, a new series of financial workshops for families through East Durham Children's Initiative.

EDCI works with East Durham children from birth to prepare them for college or a career. But the success of a child often begins at home, said Kimberly Fisher, director of community engagement at EDCI.

"A key factor in a child's academic success is the parent's involvement and the parent's engagement," Fisher said. "You cannot improve education in low-resource communities unless you tackle poverty."

EMPWR U's first workshop was in February, and taught parents about topics such as creating a budget, planning for emergency savings and owning a home.

But financial empowerment is not a new idea for Alston. It is a precious part of her family history.

Alston's grandmother finished school with a third-grade education. Later in life, she built her own home.

Alston said her grandmother deeply understood her line items. She would not spend a penny over on each one.

"I don't care what you wanted or who wanted it, you didn't get it," Alston said. "Saving money was key to her."



**Jhonneta Ruth Alston teaches through metaphors saying bamboo can take six years to reach the surface, but once it does, it can grow six feet in six months. (Staff photo by Ryan Wilusz)**

Despite her grandmother relying on a Social Security check later in life, she still had more money than Alston, who was working a full-time job. This inspired Alston to figure out how she did it.

That is the exact mindset that EMPWR U hopes to pass on. The main goal is to achieve parent self-advocacy, Fisher said.

"When you're in a community where a lot of people are struggling with the same financial issues, you can't just call up mom and say, 'Can you help me?'" Fisher said. "Because mom doesn't have it either."

But self-advocacy involves much more than just understanding the numbers, Alston said. It involves acquiring life skills which are not always apparent to the families who come to her. She has her own style to make sure they understand and remember.

"My name is Ruth, and my grandmother's name is Ruth, and we tell stories," Alston said. "People learn quicker because they are going to remember the story."

"Everything that counts can't necessarily be counted, but everything that can be counted doesn't necessarily count," she tells people in her classes.

Although parents can meet in small

groups, EMPWR U focuses on providing individual attention to each person's needs, Fisher said.

"Culturally, I don't think we sit down and do the numbers with our kids," Alston said.

"The struggle is what it is, but it depends on how the parents are nurturing," Alston said. "See, that love bridges that gap. So in the struggle, if I got wise parents, we can get through this until things change."

And sometimes, change does come.

"The reward is when they come back and tell me their success and that they still remember my stories," Alston said. "That is priceless."

Alston is also the founder and CEO of JRuth Inc., which advocates for community members by helping with self-sufficiency, rental housing, employment and home ownership.

## **NEXT MEETING**

When: April 25

Where: Y E Smith Elementary School,  
2410 E. Main St.

Languages: English, Spanish

Child care and food will be provided

For more information: 919-908-8709