



“The name of the organization says a lot: If you don’t know somebody in your immediate circle, they know somebody in their circle.”

—Khyle Martin
Circles Columbus, GA

My mom was a single parent, but she always made the best of it so that it didn’t appear we were struggling. We didn’t have a great financial situation though — she didn’t know a lot about how finances worked when I was growing up. Had there been a Circles program back then, I’m sure my mom would have loved to attend it.

I had studied business and finance in school, but for a long time I was doing a lot of warehouse work. I have epilepsy, and I was doing jobs that weren’t safe for my medical condition. I had to find something that was safer, but I didn’t know how to start that journey. I went into the rent office one day, and they had a flyer for Circles. Your goals aligned with my goals. So I gave Circles a call.

Circles matched me with volunteer Allies who were able to support me, even if I just needed someone to talk to. Anything that would have set me back, I had help. I love my Allies, Jane Wilson, and a couple named Scott and Mary-Virginia Wehrenberg. I love them being in my corner. The name of the organization says a lot: If you don’t know somebody in your immediate circle, they know somebody in their circle.

Circles helped me create SMART (Specific, Measurable, Achievable, Realistic and Timebound) Goals, too. For the

first time, I looked at the way I save versus the way I spend. When you go to school for business, they show you how to keep a book balance. But you still may not know you shouldn’t be spending over 30% of your income. It’s a lot of info that should have been brought up in high school or college or earlier on.

With the professional communications tools that I developed in Circles, I learned how to talk to different people in the workplace. It gave me the tools I needed to first gain an entry level job in a call center. Within two years, I won the job of business analyst.

And Circles is such a family atmosphere. My kids developed a strong friendship with the children of my Allies—I loved that. They would be excited to show me things they learned in the Circles youth program about saving money. Anytime I knew there was a workshop coming up, I made sure we were there. I wish I’d had someone to teach me those things when I was their age, and now I want to make sure they know.

To those considering joining Circles, or funding Circles, or volunteering with Circles, do it! This is a good thing. The education and the staff and the relationships are all life-changing.





*“Circles is truly circles.
It comes back around and it
benefits so many people.”*

—Deb Brown
Circles Troup County, GA

I grew up in New Hampshire with my three brothers and my parents. We lived in a one-bedroom trailer. My mom was a stay-at-home mom and my dad was a mechanic. We often didn't have enough food. My dad didn't want anyone to know we were poor, so we never got any help—not even free lunch at school.

I got into a lot of financial difficulty with my ex-husband through the years; he broke the law and left me with no car, no money and two weeks to find a place to live. I had been driving a school bus for students with disabilities for a couple of years, but I couldn't make it on that salary. I didn't think that I was living in poverty. But I needed help; I felt like I was being swallowed.

I heard about Circles when a staff member, Holly Roberts, came to one of our bus driver meetings. I knew I needed to make some changes and so I wanted to try out Circles. When I drove to my first Circles meeting, I sat in my car. It was literally the first time I'd done anything since my divorce. I hadn't gone to church or any activities—nothing. I did finally get out of the car and go to the meeting, but honestly, I was embarrassed because I knew some of the people. But I was surprised: everyone was so welcoming to me, and eventually it got easier.

Circles has helped me make connections that have changed my life, and they have made all the difference to my mental health. I had Facebook memories popping up all the time, traumatizing me. I realized I needed to turn off that feed. So that became a first goal. I wrote it down and gave it to Holly, our Circles coach, and she made sure I owned up to it. My Circles people connected me with a great counselor too, and I've made progress. These early successes gave me hope and the belief that I could continue going forward.

Making goals for financial stability was really hard. The first time we did a goal-building activity in Circles, I didn't have one. Why would I have a goal? It's not going to go anywhere, I thought. It's easy to get frustrated and say, I

can't deal. And then the disappointment keeps building and building. But I knew that I wanted to buy a house. So we did the pie charts to show how much you should spend, and then we did the budget. Circles helped me figure out how to increase my credit score. I started paying off my credit cards. I saved all my extra unemployment money toward the down payment and moving costs. When my lease was up, I stayed with my daughter for a month and saved that month of home bills. Honestly, I couldn't have done it without Holly saying “You can do this! You CAN do this!” In the summer of 2020, I bought a house!

And my Circles connections have worked to help so many of my students with disabilities on the bus that I drive, it's just amazing. Some students are close to homeless. I've had kids on my bus that lived in tents. We work together at Circles so we can afford Christmas presents for them. I have shopped for every kid on my bus. I always thought that if I changed one student's life, that's a lot. But now I'm changing all of these lives. Circles is truly circles. It comes back around and it benefits so many people.

Circles has connected me to so many people and so many resources. Sometimes it's big, sometimes it's just encouragement, but it saved my life.





“All my well-being now, I got it from people in Circles. It’s perseverance and trust.”

—Patricia Zepeda
Circles Canada, Simcoe County, Ontario

I grew up with my grandparents in El Salvador. When I was 18, my life took a drastic turn when I stayed with my girlfriend’s family overnight, against my father’s wishes. Then all the changes happened in my life because my children’s father didn’t allow me to do anything. I later had three children by my girlfriend’s brother. He was a very abusive person. I escaped El Salvador with my three young children in 1990. We left our home country and went through Mexico and the United States with only the clothes we were wearing. I left everything I knew for the dream of things to come.

By 2018, I had been living in Canada for 25 years. My life was not good when I came here; I was using Ontario Works (social assistance), facing depression and anxiety, and I couldn’t make financial ends meet. I met a Circles staff member, Vicki Hannan, when I was taking classes at the local library—any course that was free, I’d take it! So when Vicki called and explained the Circles model to me, I said, “okay.”

I was like a zombie when I started Circles classes. I didn’t celebrate birthdays or Christmas. I didn’t have the education I needed. When you’re experiencing poverty, you’re ashamed. You lack a lot of things that can get you

ahead in life. Then the universe opened up for me. My angels came. Little by little I started to feel more at ease with everyone there, and I began to understand: I have to get up and do something for my life. Circles helped me see why I was struggling, the trauma that I carry from my past.

In Circles, we go and work in the garden, we celebrate things. A lot of us get jobs. I went back to school for additional English classes and then graduated as a Personal Support Worker; now I’m employed through the County of Simcoe and I’m doing something that I love to do—working with the elderly in hospitals and in hospice. And I was able to realize the goal of purchasing my car!

I open up to my Ally, Simone Latham, about everything, and she’ll listen to me. We have fun, we spend time outdoors in the snow. And she’s always there—our partnership is made in heaven.

All my well-being now, I got it from people in Circles. It’s perseverance and trust. We come with different problems in life; but in Circles, it doesn’t matter. We’ve got you. We’re gonna be patient with you. There is nothing in this life if we aren’t together, if we’re not giving a little bit of love to each other.

