



PROFILES OF HOPE - Meet the Davis Family, IOH graduates:

Our family lived at IOH from 2004-2006. After suffering several financial setbacks, we needed a chance to get back on track. IOH was there for us.

Deborah helped us set a budget and make adjustments in our spending. Budgeting is a strategy, and it taught us to think differently about money. If something wasn't written in our budget, we couldn't have it that month – period! We learned to be strict in daily spending to profit in the long run.

Strategic budgeting was the most beneficial tool we gained at IOH. It changed our future, and that of our children. We learned to say, “No, we can't afford that right now”, and to never use savings for pleasure or monthly expenses; we learned the difference between a true emergency and something we wanted; we learned that, while it may not feel good to deny yourself today, it sure does feel good to have money in the bank tomorrow! All of this, we handed down to our kids.

We also received counseling at IOH. We needed to accept our past mistakes, without feeling shame or that we were bad people. We weren't failures, we were just in a situation that needed to be fixed. At IOH, we became better parents, spouses, communicators and stewards over our money.

During our stay, my husband became licensed in respiratory therapy and I started a home business in medical billing. We focused on one goal: to leave IOH as homeowners. We doubled-up on savings, paid off debt, and stuck to our budget. We achieved our goal and purchased a home in 2006.

Fast-forward to 2017: We sold our first house in Snellville and bought in Buford, closer to my current job. My husband is a respiratory therapist and works in two community hospitals.

We now have four beautiful children that make us proud. Three are at home, going to school and playing sports. Our oldest son is a Morehouse graduate, works for Oracle and lives in Boston. He is an independent, responsible young man who knows how to budget and live within his means. He still uses the budget form that Deborah introduced us to at IOH!

Our family was blessed by IOH in 2004 as a safe place to start over. It continues to bless us every day, and will do so well into the future, as we use all that we learned there. We are grateful for IOH, and pray it will continue to serve families as it did ours.