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LAFCU celebrates graduates of financial education program aimed at strengthening community financial stability

LANSING, Mich. — For many participants, the Pathway to Financial Transformation program represents more than financial education — it's a stepping stone to greater stability, confidence and opportunity.



Graduates of LAFCU's 2025–26 Pathway to Financial Transformation cohort celebrate in caps and gowns alongside program leader Shelia Scott, LAFCU community financial education and business development officer, and Tanya Griffin, community financial education and executive assistant.

Applause filled LAFCU's community room as graduates of the 2025–26 Pathway to Financial Transformation program were recognized in caps and gowns, celebrating not only the completion of a course, but the beginning of a new chapter.

Surrounded by family, friends and LAFCU staff, participants marked the culmination of months of learning, goal-setting and

personal growth. Each graduate carried a unique story, but all shared one common purpose: to build a stronger financial future and reclaim control over their lives.

LAFCU launched the Pathway to Financial Transformation program to address a growing need for accessible financial education and to help individuals overcome financial barriers that can impact every aspect of life — from housing and transportation to health and family well-being. The program is designed to equip participants with practical tools, resources and support to improve their financial stability long term.

With this year's graduation, LAFCU celebrated the completion of its fifth Pathway to Financial Transformation cohort. The eight-month program includes 16 modules and is offered virtually and free of charge to all — regardless of age, income level or LAFCU membership status — providing guidance for individuals and families looking to improve their financial well-being.

Throughout the program, participants explored topics such as budgeting, credit-building, debt reduction, savings strategies and long-term financial planning. Many graduates said the course helped them shift their mindset, make more intentional spending decisions, and create routines that support lasting financial stability.

“This program isn't just about teaching financial concepts — it's about helping people believe in themselves again,” said Shelia Scott,

LAFCU's community financial education and business development officer and program leader. “When someone realizes they can build savings, improve their credit score and take control of their future, it changes everything. Watching that transformation happen is why this program matters.”

Graduate Cheryl Mask, one of two participants to take the program a second time, delivered the commencement speech, sharing how revisiting the course reinforced key habits, held her accountable and helped her rebuild confidence and take control of her financial decisions.



Cheryl Mask poses with her diploma after completing LAFCU's eight-month Pathway to Financial Transformation program for the second time, reflecting her continued commitment to financial growth and stability.

“This program has been like a lifeline for me,” Mask said. “It taught me to really look at my budget — what I have and what I don’t — and to stop and ask myself, ‘Do I need this?’ I looked at my credit score and made up my mind that I was going to reach a certain goal. LAFCU didn’t just give me information, they supported me every step of the way. They wrapped their arms around me, and now I have knowledge I can share with others.”



Members of LAFCU’s fifth Pathway to Financial Transformation cohort toss their caps in celebration, marking the successful completion of the eight-month financial education program.

Mask encouraged fellow graduates to stay intentional, reminding them that financial progress doesn’t have to be perfect to be powerful. She shared how the program helped her overcome impulse spending habits, stay committed to her budget, and recognize the freedom that comes from making purposeful choices.

Another graduate shared how the program’s impact extended beyond her own life. After applying what she learned, she passed on budgeting and savings strategies to her partner, who was able to save enough to put a down payment on a new vehicle.

“The most inspiring part of this program is that the impact doesn’t stop with the individual,” Scott said. “It spreads into households, relationships and future generations. Every time a graduate

shares what they've learned, it creates another ripple of financial empowerment — and that's exactly what we hope for."

LAFCU's next Pathway to Financial Transformation cohort will begin in September. Registration will open in late August at [LAFCU.com/pathway](https://lafcu.com/pathway).

About LAFCU

Founded in 1936, LAFCU (pronounced laugh-cue) is a not-for-profit, member-owned credit union open to all who live, work, worship or attend school in Michigan, and to Michigan businesses. LAFCU serves more than 74,000 members and holds over \$1 billion in assets. With a particular focus on serving people of modest means, LAFCU is committed to enhancing its members' financial well-being and creating long-lasting positive change across generations. Awarded the prestigious Dora Maxwell Social Responsibility Community Service Award, LAFCU is known for its people-helping-people mission, which has led to award-winning financial literacy programs for all ages. A three-time honoree as a national 'Best Credit Union to Work For,' LAFCU has also been recognized as a Best Place to Work for Women and an Inclusive Workplace, and is recognized globally for its diversity, equity, and inclusion initiatives. Learn more at www.lafcu.com.

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