



FOR IMMEDIATE RELEASE

Oct. 5, 2026

LAFCU awards \$10,000 to four Michigan residents whose financial journeys inspire change

Essay contest winners demonstrate resilience, determination and commitment to building stronger financial futures

LANSING, Mich. — For four Michigan residents, financial transformation has meant something different: pursuing an education while working two jobs, breaking cycles of financial hardship, rebuilding after personal loss and taking steps toward becoming debt-free.

Those journeys have earned Tony Bell and Jamie Jozwiak of Lansing, Alexander Davis of Haslett, and Belynda Williams of Eaton Rapids each a \$2,500 grant through LAFCU's 2026 Pathway to Financial Transformation Essay Contest.

The four winners shared stories of the challenges they have faced, the financial changes they have made and the goals they are working toward as they build more secure futures.

"Financial education is most meaningful when it helps people turn knowledge into action and make lasting changes in their lives," said Shelia Scott, LAFCU community financial education and business development officer. "That's why LAFCU invests in programs like Pathway to Financial Transformation and provides grants like these. We want to give Michigan residents the tools, encouragement and resources they need to move forward financially and build stronger futures for themselves and their families."



LAFCU team members pose with 2026 Pathway to Financial Transformation Essay Contest winner Jamie Jozwiak and his family. Jozwiak, along with Tony Bell, Alexander Davis, and Belynda Williams, were each awarded \$2,500 for a total of \$10,000, based on their one-page essays about their financial situations and plans for a stronger financial future.

Creating a new financial roadmap

Tony Bell's financial journey has been shaped by a determination to create a different future for himself and his family. After moving from Louisiana to Michigan in search of a better life, he took on additional responsibilities caring for his nephew and working multiple jobs.

Following the unexpected loss of his mother, Bell faced significant emotional and financial challenges. Over the past year, he has focused on changing the habits that contributed to his financial struggles. He has stopped relying on credit cards and loans, opened a savings account and committed to budgeting, saving and reducing unnecessary spending.

Today, Bell is focused on creating financial stability and breaking unhealthy financial cycles for the next generation. He hopes his son and nephew will see that setbacks do not have to determine their future.

Building a future through perseverance

At 34, Alexander Davis is pursuing admission to Lansing Community College's nursing program while working two jobs, at UPS and Aldi. He has balanced demanding coursework and work responsibilities while also helping support his family during his father's declining health.

The experience has changed how Davis views financial stability. Rather than focusing only on getting through each month, he has worked to track his expenses, build savings and plan for the future. His goal is to become a registered nurse, a career he sees as an opportunity to provide compassionate care to others during some of life's most difficult moments.

Davis plans to use the grant money to reduce financial stress as he continues his education, including helping with transportation and other expenses associated with pursuing his nursing career.

Taking the next step toward financial stability

For Jamie Jozwiak, the \$2,500 grant will help him continue working toward a goal that many Michigan families share: becoming debt-free.

Jozwiak has made significant progress in improving his financial position and plans to use the grant to pay down his remaining student loan debt. His essay reflects his continued commitment to making thoughtful financial decisions and building greater financial stability for the future.

"Finances have been a rollercoaster for me, and I'm extremely grateful for this money and for LAFCU," said Jozwiak. "Thanks to this grant, we're just two weeks away from closing on a house."

Breaking financial cycles

Belynda Williams' financial transformation began with recognizing that she had never received meaningful education about managing money. After years of relying on payday loans, credit cards and

other forms of debt, she took LAFCU's free Pathway to Financial Transformation financial education course and began changing both her financial habits and her relationship with money.

The lessons extended beyond Williams herself. She shared what she learned with her teenage son, who has begun saving and investing his own earnings. Williams has improved her credit, stopped relying on credit cards and is working to eliminate her debt while saving toward a reliable vehicle.

For Williams, the changes represent more than paying bills or improving a credit score. They are an opportunity to build the kind of financial foundation she wishes she had been taught earlier in life and to give her son a stronger starting point.

The Pathway to Financial Transformation Essay Contest invited Michigan residents to reflect on the choices that have influenced their financial decisions, describe the financial progress they have made during the past 12 months and explain how a grant would help them continue working toward their goals. The grant recipients were selected based on how clearly and effectively their essays addressed the contest questions, along with overall writing quality, formatting, spelling and grammar.

The contest is part of LAFCU's broader commitment to financial education and helping Michigan residents create stronger financial futures. The credit union's Pathway to Financial Transformation program, is a free, eight-month virtual financial education course designed to help Michigan residents strengthen their financial knowledge, improve money management skills and create a roadmap for long-term financial success.

About LAFCU

Founded in 1936, LAFCU (pronounced Laugh-Q) 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 nearly 73,000 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.

###