**A mother’s efforts equal financial lessons for her children**

Brenda Tanjani’s 12-year-old daughter has a simple way to describe the family’s goals.

“We’re a family of A’s,” she says. “We don’t do B’s.”

But the A’s don’t only refer to grades in school for Tanjani’s two children. They also describe her efforts to teach herself and her children how to save and succeed in the United States.

Originally from Johannesburg, South Africa, Tanjani moved her family to Utah four years ago in hopes of a better life.

During her first year, while receiving tax preparation help, she learned of AAA Fair Credit Foundation and the various programs that could help her save for school and improve her overall financial situation.

She contacted the agency, but the descriptions of the programs seemed too good to be true. But she jumped at the chance to improve her finances and she hadn’t looked back.

“I figured, what do I have to lose?” she said. “I went to their website and saw this was real.”

But the changes her financial coaches suggested weren’t easy. A mother of two in a new country, she had to cut back on her spending and find a way to save. But with time and practice, she found enough money to save for college. Not for her children, but for herself.

The now 38-year-old mother of two is working toward a bachelor’s in management with a focus on information systems.

“Initially, it was quite hard … but I had a plan and I didn’t have any other way of saving. I just had to do it!” she said. “Instead of me spending money, I saved it. I learned that if you plan ahead, you are able to achieve your goal.”

Tanjani says her use and understanding of her bank’s “Bill Pay” system – where bills can be paid directly from your checking account – as well as the ability to send money directly to her savings account, removed the temptation to spend money.

The family also had to make sacrifices, not buying everything they wanted when they wanted it. But Tanjani hopes her children understand that these sacrifices were meant to do two things: 1) show them how much she values education for them and herself and 2) teach them how important it is to save money.

“They’ve seen me work hard and save. They couldn’t always have what they wanted to have,” Tanjani said. “But I hope they learned that you can use money to help it improve your life, through education.”

This mother still has four semesters to complete before she holds her bachelor’s degree in her hand. Although at times, savings seems impossible, she uses what she has learned from the AAA Fair Credit financial coaches to keep her on track to pay for her education.

She saves, but she also enjoys her schooling and what her education will mean to her family.

“I hope they realize that you can make your money work for you,” she said. “A lot of times, we work to earn money, so we can spend it on things and how we look and try to have what other people have. But I hope they learn that money can be used to benefit you. Other people may not see the benefits, but you see it, you know, as with education.”