



FOR IMMEDIATE RELEASE

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IMPORTANT: The credit union's legal name is simply LAFCU. It is pronounced laugh-cue. The letters no longer represent an abbreviation of a former longer name.

A journey of growth, resilience, and hope: LAFCU's Pathway to Financial Transformation graduates celebrate success

LANSING, Mich. — In LAFCU's community room, a sea of blue caps and gowns moved with excitement as proud graduates of the 2024–2025 Pathway to Financial Transformation program stepped forward to mark the end of a life-changing journey.

Surrounded by family, friends, and LAFCU staff, the graduates—ranging in age, background and life experience—shared stories of transformation, perseverance, and hope. While each path to graduation was unique, a common thread wove them all together: the desire to build a better financial future, not just for themselves, but for those they love.

Spanning eight months and 16 modules, the Pathway to Financial Transformation program is LAFCU's flagship financial education series, open to all—regardless of age or membership status. The program is free, offered virtually, and designed to be as inclusive and accessible as possible for individual adults and families looking to improve their financial well-being.

The program's impact reaches far beyond graduation day. Two graduates from last year's cohort spoke at the graduation ceremony on their continued progress. One was able to increase their credit score by 72 points and maintain it, while the other reduced their number of credit cards from 20 to five, a significant step towards financial control and stability.

"This course helped me get my life back on track in a way I didn't think was possible," said Amber Zeeff, of South Lansing, one of this year's graduates. "It taught me how to make better decisions, plan ahead, and most importantly, it gave me the confidence that I can reach my goals. It's been completely life changing."

With this fourth cohort, the program has continued to grow in impact and reach. This year's graduating class was the largest yet, with the number of graduates quadrupling compared to the

previous year. Individuals participated not only from across Michigan, but from out of state, drawn by the opportunity to learn and grow in a supportive, judgment-free environment.

Among the graduates were a mother and daughter and a married couple—testament to how financial literacy can ripple across families and generations.

“The beauty of this program is watching people come in uncertain, sometimes even a little scared, and leave empowered,” said Shelia Scott, LAFCU’s community financial education and business development officer, who led the course. “They find their voice. They learn their worth. And they realize that financial health isn’t just about numbers—it’s about building the life you want.”

Scott added: “For LAFCU, offering this free, comprehensive program is more than just a service—it’s a commitment to the communities we serve. Whether someone is trying to recover from financial hardship, save for a home, or simply learn how to budget better, the program offers a safe and supportive environment to learn and grow.”

The next cohort of LAFCU’s Pathway to Financial Transformation program will begin in September. Registration opens in late August at [LAFCU.com/pathway](https://lafcuhq.org/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. Twice honored as a national ‘Best Credit Union to Work For’ and recognized globally for its diversity, equity, and inclusion initiatives, LAFCU stands out for its commitment to creating an inclusive workplace. Learn more at www.lafcuhq.org.

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Graduates of LAFCU's Pathway to Financial Transformation 2024–25 cohort don caps and gowns while smiling proudly alongside Shelia Scott, LAFCU community financial education and business development officer and course leader.



Graduates from the 2023–24 cohort, (L to R) Shar McFadden and Brianna Petway, share their financial progress since completing LAFCU's Pathway to Financial Transformation program, highlighting the course's long-term impact.



Amber Zeeff proudly poses with her diploma after successfully completing LAFCU's eight-month Pathway to Financial Transformation course.



Mother and daughter graduates, (L to R) Shiri and Sharonda Hurd, share how LAFCU's 16-module financial literacy program impacted their lives.



Jamie Cook, a 2024–25 graduate, celebrates her hard work and completion of LAFCU’s comprehensive finance course alongside her family.



The fourth cohort of LAFCU’s Pathway to Financial Transformation course toss their caps in celebration at the recent graduation ceremony.