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*Photo credit inside front cover*

# BetterFi and South Cumberland Plateau AmeriCorps VISTA Project Receive National Recognition

Home-grown financial nonprofit BetterFi and the South Cumberland Plateau (SCP) AmeriCorps Volunteers in Service to America (VISTA) Project were recognized in Washington D.C. on September 19th at the 2019 Excellence in AmeriCorps Awards ceremony. One of five nationally selected VISTA program awardees, BetterFi received the award for Most Significant Innovation to an AmeriCorps Program.

BetterFi primarily assists its clients by refinancing predatory loans they are already stuck in, offering clients interest rates averaging 16% whereas annual interest rates for Tennessee payday loans can run as high as 460%. To-date BetterFi has disbursed 58 loans totaling \$99,730, resulting in a total savings of \$163,295 – money that families can redirect to food, clothing, car or home repairs, and educational expenses. “BetterFi loans don’t go toward income generation for our clients, but the loans save them money. These savings go straight into the lo-

cal economy rather than toward the high interest and fees that short-term lenders charge,” said Hosch.

Hosch established BetterFi, a 501(c)(3) nonprofit enterprise, at the end of 2017 with the assistance of numerous organizations and University of the South alumni. “High praise goes to Spike for his creative genius, dedication, and persistence in serving what was at that time an unprecedented two-and-a-half-year VISTA term to see this project through,” said Nicky Hamilton, C’99, Director of Community Development for the University and SCCF.

Senator Marsha Blackburn (R-TN), Representative Scott DesJarlais (R-TN), and a representative for Senator Lamar Alexander’s office (R-TN) met with Hosch and Hamilton while they were in D.C. to congratulate BetterFi and the SCP VISTA Project.



Former SCP AmeriCorps VISTA and BetterFi executive director Spike Hosch speaks to his innovative financial nonprofit at 2019 Excellence in AmeriCorps Awards ceremony.

To learn more about BetterFi or support its efforts visit [www.betterfi.co](http://www.betterfi.co).

**betterfi.co**  
financial fitness



**\$163,000+**

The amount to-date that BetterFi has saved its clients.

BetterFi founding board of directors Nick Babson, Spike Hosch, Sarah Lodge, Jay Fisher, Nicky Hamilton, and DeDe Clements at BetterFi’s opening in April 2018. Not pictured: Jerry Adams, Charline Butner, John Goodson, Barry Rollins, David Shipp, and Bill Titus.



ON THE COVER (L-R): Barbara Stewart, CEO of the Corporation for National Community Service; Nicky Hamilton, Director of Community Development, SCCF/University of the South; Spike Hosch, Founder & Executive Director, BetterFi; Desiree Tucker-Sorini, Director of AmeriCorps VISTA; Chester Spellman, Director of AmeriCorps; at the 2019 Excellence in AmeriCorps Awards ceremony in Washington, D. C. on September 19th.



## Community Members Unite to Create Positive Change for the Plateau

As natives of Grundy County we are incredibly proud and humble to be a part of the work South Cumberland Community Fund is doing in partnership with community organizations and various stakeholders on the Plateau. Our love for this Mountain and its people is rooted in the close-knit relationships, strong sense of community, and natural beauty of this place.

We are excited that SCCF has collaborated with the communities of the Plateau to build a baseball/softball field, create the Mountain Goat Trail, and support the newly-formed BetterFi, as well as for its support of programs benefiting the disabled and families and children of the incarcerated, and ensuring that local high school students have the tools to succeed in math – to name a few.

We were so inspired by attendance at SCCF's Community Conversations in October and participants' willingness to come together to share ideas about how best to move the Plateau forward in the areas of health, education, and community/economic development.

Together with numerous unsung acts of kindness, of neighbors helping neighbors, and the many stories that connect the three counties, we reflect on a few of the words that Community Conversations attendees came up with to describe what makes the Plateau such a special place: unique, resilient, and resourceful.

—Sheila Beard,  
Community Development  
Committee Chair

—Jeff Sholey,  
Grants Committee Chair

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Nonprofit Network Management  
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THE VISION of SCCF is that the Plateau be a place of hope and prosperity for all its residents and communities, inspired by the Fund's philanthropic and regional leadership.

THE MISSION of SCCF is to improve the quality of life across the Plateau by increasing philanthropic giving and providing community leadership to:

- build on the strength of the area's people, communities, and natural setting
- enhance community capacity and collaborations
- support innovative ways to solve community problems.

## Playing the Longer Game

Social justice proponent and educator Dr. Sybil Hampton joined approximately 100 community members from across the Plateau on an icy night, Tuesday, November 12th, for SCCF's Philanthropy Internship Program awards ceremony, held at Convocation Hall on the University of the South campus. Eight area nonprofits were recognized as grant recipients in this second cycle of SCCF grant-giving, a collaboration between SCCF and the University that engages selected students in the philanthropy process and ends in an in-depth deliberative process for awarding approximately \$30,000 in grants.

Keynote speaker Dr. Hampton was part of the second group of students to integrate Arkansas's Central High School following the historic Little Rock Nine. "You can ignore me every day if you want. I'm playing a longer game," Hampton said to her classmates, who refused to speak to her during her three years at Central. SCCF and the nonprofits of the Plateau reflect Hampton's insight of playing a longer game, as we remain committed to partnering to move the needle in our community development work in our efforts to bring hope and prosperity to the South Cumberland Plateau.



2019 Philanthropy Internship Students: Edgar Huerta C'21, Brandon Macon C'20, Teressa Colhoun C'20, Kate Moffett C'20, Esmeralda Trevino C'20, Livia Eva Karoui C'20, and Jessica Kaup C'21.



*The program offered valuable lessons in philanthropy, but also on the power of community engagement.*

—Philanthropy Internship Program participant



Speaker Dr. Sybil Hampton with University of the South's Vice Chancellor John McCardell.

## Congratulations to the 2019 Philanthropy Internship Program Grant Recipients

Arts Inside:	\$3,096
Beersheba Springs Medical Clinic:	\$5,000
BetterFi:	\$5,000
Dependable Laundry:	\$756
Grundy County Food Bank:	\$1,035
Grundy County High School Math Department:	\$5,000
Mountain Goat Trail Alliance:	\$5,000
Tracy City Baseball Softball Organization:	\$5,000

# The Community Makes a Difference for Students in the Eight Elementary Schools of the Plateau

On July 20, 2019, more than 400 volunteers came together at the Plateau's eight elementary schools to fulfill projects that included building gardens, painting murals, planting trees, and general clean-up of the school campus, among many other projects. The majority

of these enterprises fell outside of school budgets but were considered necessary by staff and students. The timing of this year's Make a Difference Day allowed volunteers to prepare new spaces for students and staff to welcome them back for the new school year.



“Look around in your neighborhood, find out what’s going on, where the nonprofits are working and just jump in and help... Neighbors helping neighbors...we just feel like when people are helping each other, that’s what’s going to make a difference in these communities.

—Maria Lee, First Lady of Tennessee



TOP: The Grundy County High School Yellow Jackets football team came out to **Swiss Memorial Elementary** on Make a Difference Day to do some heavy lifting for the construction of a new garden at the front of the school.

LEFT: The First Lady of Tennessee (green shirt) visits with a community member and a **Tracy City Elementary** 7th grader on Make a Difference Day.

ABOVE: Volunteers at **Sewanee Elementary** created new landscaping at the school's entry to provide earth-friendly space for parents and students to gather.



# Thank You to the SCCF 2019 Fall Fundraiser Committee!

Dot Neale, *Chair*  
Tippy Anderson

Nancy Bowden  
Ashley Clark

Martha Krenson  
Sheri Lawrence

Ruth Patterson  
Jeanie Payne

Leah Rhys  
Rich Wyckoff

## An Evening with Stephen Alvarez

On September 28th, more than 140 attendees were treated to a stunning presentation by *National Geographic* photographer, explorer, and filmmaker Stephen Alvarez at Monteagle Sunday School Assembly. Alvarez led audience members through a fascinating journey of exploration and discovery that focused on the artistic history of our ancient ancestors. Alvarez founded The Ancient Archive in 2017 for the purpose of protecting and preserving these ancient artworks, some of which are found in caves underneath the South Cumberland Plateau.



Speaker Stephen Alvarez and April Alvarez

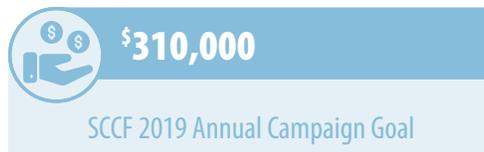


TOP: Guests enjoy the evening prior to Alvarez's presentation.  
ABOVE (L-R): Robert Miller, Jan and Joe DeLozier, Edie Johnson, Jay Fisher, and David Johnson

## We Want You to Join Us!

South Cumberland Community Fund's annual giving effort is underway and everyone is invited to Join Us by making a gift to support SCCF's mission of collaboration with the communities of the Plateau to bring hope and prosperity to the region.

When you give, you are joining an ever-expanding list of friends, neigh-



bors, and co-workers in creating positive change on the South Cumberland Plateau. Every donation, no matter the amount, makes a difference.

To make a donation, please visit [www.southcumberlandcommunityfund.org](http://www.southcumberlandcommunityfund.org)



and click on the "Support Us" tab. Gifts may also be mailed to South Cumberland Community Fund, P.O. Box 1301, Monteagle, TN 37356.

*Please join us in support of this special place!*



Our Home. Our Mountain. Our Future.

MAILING  
PO Box 1301 • Monteagle, TN 37356

OFFICE  
322 W. Main St. • Monteagle, TN 37356

[SouthCumberlandCommunityFund.org](http://SouthCumberlandCommunityFund.org)

Thank you to the 120 community members who attended SCCF's Community Conversations! In the second phase of this collaboration every community member is encouraged to complete a new survey found on the SCCF website. Thank you!

