

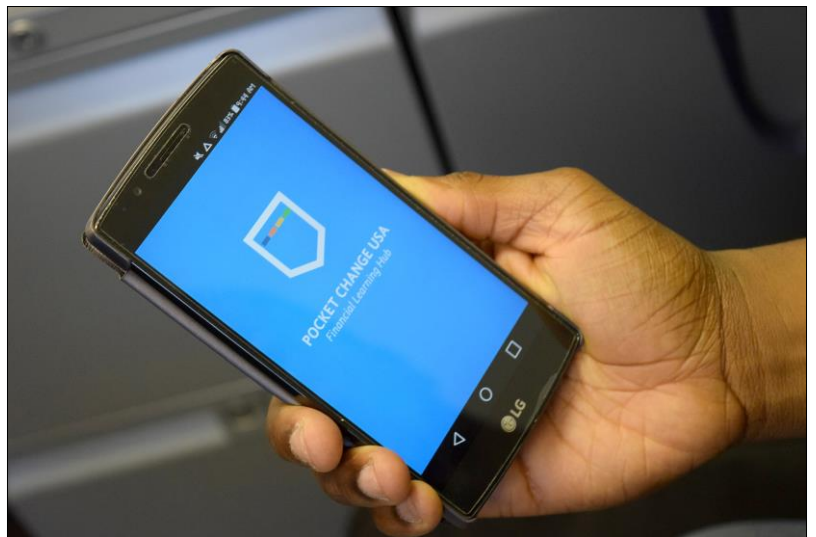


Transformance Targets Faith-Based Audiences with App Nonprofit Brings Pocket Change USA Directly to Congregants

DALLAS, TEXAS (June 28, 2016) – [Transformance Inc.](#), a Texas-based nonprofit dedicated to creating an integrated services delivery model for economic empowerment, has recently launched their first consumer app, [Pocket Change USA](#). And they're hoping that introducing the app to a non-secular audience will improve its reach in teaching the Bible's lessons of good stewardship.

"There is a key spiritual message in the Bible regarding how we manage our money through wisdom and good stewardship," says Ken Goodgames, CEO of Transformance. "We believe that Pocket Change USA can be a catalyst for congregations to achieve this level of wisdom. It's designed to reinforce the lessons we read in chapters such as Proverbs, which counsels, 'Why should fools have money in hand to buy wisdom, when they are not able to understand it?'"

Pocket Change USA represents a distinct departure from the manner in which most credit counseling services traditionally deliver their core service of one-on-one interactions. With the app, users will now have 24/7 accessibility to Transformance's financial literacy and educational resources, right at their fingertips. The app's features are interactive, gamified and outcome-driven with both measurements and analytics.



Pocket Change USA consists of four different features, each benefitting the end user in a unique way:

Learn – Users learn about the concepts that make up financial health, like saving for the future, making budgets and eliminating debt. Users begin with the basics and become experts through engaging videos, infographics and interactive lessons.

Play – Users play games that allow them to practice their skills and have fun. A wide variety of games test understanding of important concepts and challenge users to put them into action.

Plan – Users plan on tackling day-to-day needs with interactive resources that help with finances. Users can choose a path, such as developing a plan to create a rainy day fund or track their own personal spending habits.

Connect – Users connect with Transformance in order to receive immediate assistance. Real time chats, forums and questions are answered by Transformance financial coaches.

Transformance hopes to reach up to one million young adults and families with Pocket Change USA, over 80 percent of whom are in the aged 18-44 target market, where financial lessons matter the most. They hope the end result is the creation of financially accountable faith-based congregations capable of fostering sustainability in their own communities.

Users can download the free 1.0 version of the app from The App Store or Google Play. In addition, [an online version of the app](#) is available for non-smartphone users at the Pocket Change USA official website, www.pocketchangeusa.org.

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About Transformance Inc.

In 2015, the agency will have delivered more than 125,000 consumer interactions through financial counseling, outreach and education. In 2016, the agency expects to serve up to 1 million low and moderate income families with transformative financial learning solutions accessible online and through a new mobile app.

Since its founding in 1974 as Consumer Credit Counseling Service of Greater Dallas, the agency has empowered clients to overcome adversity and attain their financial goals. Services include credit/budget counseling, financial education, housing counseling, individual debt management and bankruptcy counseling. Transformance provides the following programs and services:

- Provides a national nonprofit resource dedicated to confidential and professional counseling to assist financially distressed or economically vulnerable families
- Develops and fosters community educational programs on family money management, budgeting and the wise use of money and credit
- Develops and maintains a positive working relationship with the credit community, employee assistance programs, professional counselors and community-based social service agencies
- Provides opportunities for economic empowerment of low and moderate income families and with a particular focus on at-risk communities such as seniors, military families, veterans, communities of color and single, female-headed households
- Enables good financial knowledge early in life through its focus on education of students (K -12) and their parents through agency strategic partnerships

Transformance Inc., is a 501(c)(3) nonprofit founded in 1974, and is a United Way Service Provider as well as a HUD-approved multistate housing counseling and education organization. The agency is formally accredited every four years by the Council on Accreditation for Children and Families (COA) to ensure compliance with top industry standards and best practices. The agency has its headquarters in Dallas, Texas, with satellite offices in Arlington; Austin; Amarillo and Ardmore, Oklahoma.

To read more about Transformance Inc., or for an annual report, visit <http://www.transformanceusa.org>.

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