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**LIVE UNITED**



**HOW TO LIVE UNITED: JOIN HANDS. OPEN YOUR HEART. LEND YOUR MUSCLE. FIND YOUR VOICE.**

## **“You Can Count on Me”**

### **Howard Singer Embodies the Spirit of Living United Everyday as a Financial Education Specialist**

There are people who give of themselves above and beyond. Howard Singer is one such United Way volunteer. Despite a snowy, messy and cold winter morning and a heart condition that has sapped him of his energy, Howard Singer, 82 years old, showed up on time, as usual, to volunteer his time and financial expertise at United Way of Westchester and Putnam in White Plains. For the past several months, Howard, a retired Manhattan attorney from Rye, has been attending training classes to be a presenter for United Way’s Financial Education Program, which provides free and convenient workshops for middle and low income workers at their workplace so they can learn how to make smarter financial decisions.

Having learned about the Financial Education Program at a volunteer fair in White Plains, Howard said he was particularly interested in United Way’s strategy because it offered people who needed basic financial education a formatted program with formal training. Especially crucial in this tough economy, Howard wanted to give his time to a worthwhile activity such as financial education which helps individuals and families before they are in trouble and helps keep them on track with helpful information about credit cards, debt, identity theft, basic banking, and more. The Financial Education Program “will help a lot of people obtain the financial help they need, like budgeting, if it’s explained to them in terms of going into debt and how to prevent it,” said Howard.

Howard said that the training program was educational and informative and he liked that United Way staff wanted to help the volunteers reach their goals. He found that volunteering, along with being important and meaningful work, was a social activity he enjoyed. The Financial Education Program’s consultant, Luz Barrera, is very impressed with Howard. Luz reflected, “Anytime we needed help, he came, even in the snow.” Recently Howard informed Luz that he was about to undergo a major medical procedure but wanted Luz to know that he is still committed to the Financial Education Program. “He said, ‘I want to continue working with you. I want to make a difference. You could count on me before the surgery and can count on me after.’”

Howard doesn’t let the obstacles in his life get in the way of his goals and his dedication. His diligence and work ethic have helped make the program a success and will positively impact so many in the community who will benefit from his knowledge, tenacity, and generous spirit.