

CONNECT

A RESOURCE FOR
CAREER DEVELOPMENT
& FINANCIAL EDUCATION

Member FDIC



SEPTEMBER 2021

Enterprise Bank's Diversity, Equity, and Inclusion Value Statement: *At Enterprise Bank, people and relationships come first. We encourage and foster a culture of diversity, equity, and inclusion, where everyone feels valued and respected. We are committed to a caring workplace that recognizes the importance of making a meaningful, positive difference in the lives of our team members, customers, and communities.*

Please [click here](#) to view our Inclusion website for more information. To learn about Enterprise Bank's history and Core Values [click here](#).

WELCOME

Dear Community Partners,

For this September edition, we are grateful to share a message from one of our partners.

The International Institute of New England (IINE) supports refugees and immigrants in Lowell with case management, employment, education, youth programming, skills training, and immigration legal services. All of IINE's programming serves to strengthen our clients' financial literacy skills to support self-sufficiency.



**International
Institute of
New England**

IINE is thankful to have such a strong community partnership with Enterprise Bank to further support our clients in achieving self-sufficiency. Over the past year, team members from Enterprise Bank provided a series of financial literacy workshops to refugee and immigrant youth and young adults at IINE's weekly Refugee Youth Mentoring workshops. IINE's Refugee and Youth Mentoring program pairs volunteers with refugee youth to provide academic and career mentorship. As part of this program, IINE provides youth with financial literacy training, career exploration, and leadership development. The Enterprise Bank team presented on five essential financial topics including Money Habitudes, Basics of Banking, Money Management, Managing Student Debt and Medical Bills, and Growing/Investing Your Money.

Enterprise Bank team members also held a career panel to talk about various positions in the banking industry including the branches, technology, and other fields. IINE's youth played a key role in the presentations by leading icebreakers and facilitating alongside presenters as a way to augment their leadership and public speaking abilities. Enterprise Bank and the International Institute of New England share a mission to create opportunities for young refugees and immigrants to succeed by offering services such as financial education to help them grow and prosper in the future.

--Sherry Spaulding, Education and Youth Manager, International Institute of New England



SOME INTERVIEWING TIPS

1. Research the company to look for shared values, learn about their products and services, and prepare questions for the interviewer(s) about the company culture.
2. Include your community and leadership activities on your resume, especially if you have limited work experience.
3. It's OK to take a breath and pause to think about your response to a question! We've all been there!

JOB HIGHLIGHTS FOR SEPTEMBER

Please check out our open positions and feel free to pass along the information to your friends and family who may be looking to join us at Enterprise Bank.

**Full Time Customer Service Representative (Teller) – Float
– Various Branches**

**Data Center Operations Specialist
– Lowell, MA**

**Full Time & Part-Time Customer Service Representative (Teller)
– Various Branches**

**Relationship Associate/Advisor
– Various Branches**

Special Assets Analyst – Lowell, MA

**Appraisal Review Specialist
– Lowell, MA**

Senior Underwriter – Lowell, MA

**Mortgage Lending Specialist
– Lowell, MA**

Credit Analyst III – Lowell, MA

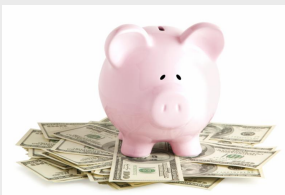
**Wealth Mgmt. Operations Officer
– Lowell, MA**

**CRM & Data Mgmt. Specialist III
– Lowell, MA**

Please visit our website ([click here](#)) for more information and to apply.

Going Back to School Means Thinking About Saving Money

By Sophy Theam, DEI and Leadership Program Specialist



When I think about the fall, the first thing that comes to mind is the kids are going back to school, followed by, “How can I further save money for school related expenses for my kids?” I read an article on 22 Practical Ways to Save Money ([How to Save Money: 22 Simple Tips | RamseySolutions.com](#)) and realized that I have been following some of their advice. A few tips can apply to non-parents as well:

1. Cut down on your grocery budget. Before the pandemic, the prices for groceries had already been pretty high, and my weekly trip to the local supermarket always ended up costing way more than anticipated. I don't get anything fancy, just meats, fruit, vegetables, milk, etc. But I had

- tended to buy a lot of meat especially if they were on sale, why? BECAUSE THEY WERE ON SALE and who knows when they would be this price again?!! Recently we've had a freezer problem where it has been maxed out to capacity. So over the last few weeks, I cut down on my purchases of meat – because we have so much already stocked up...and my average grocery expenses have been cut in half!!! I now only get what I really need for the week and what a relief to my bank account! Making a grocery list of things we really need and sticking with it helps a lot!
2. Cancel automatic subscriptions and memberships. I canceled my Amazon Prime account. After doing so, I realized that I was spending much less on Amazon orders, so it was a two-fer!!!
 3. Buy generic. I never believed in brand names anyway, so I have been doing this for quite some time now and can get more for my money!
 4. Cut ties with cable. About 16 years ago, I was paying quite a bit for cable monthly. I disconnected it then and don't even bother to check how much cable goes for these days. I don't miss the commercials and the same shows/movies that play over and over. My kids didn't know what commercials were until they started watching free shows on Youtube or when we stayed at a hotel!
 5. Pack lunch (and eat at home). I trained myself very well pre-pandemic and when the pandemic hit, it was not at all hard to adjust. Once in a while we'll treat the kids to sushi, pizza and some Thai iced tea, as well as avocado shakes which they get so excited about! If we had the treats all the time, they wouldn't be special!
 6. Lower your cell phone bill. I'm a creature of habit and hate to change things especially when they have been working so well. But back in April I decided to take the leap and switch our cell phone provider and we're saving about a third of what we paid for a month for five lines!
 7. Skip the coffee shop. Fortunately I am not a coffee drinker and can make do with my home-brewed green tea. My husband, not so much! He loves his Java coffee, but that's OK since I do the saving for him!

The one tip that wasn't mentioned in the article that I believe has saved me hundreds of dollars each "back to school" time, as well as other times of the year, is buying secondhand clothes for my kids (and me). I love going to local thrift stores, especially on vacation! Just last weekend, I visited a thrift store which donates their proceeds to helping better the lives of others...there's plenty of those kinds of thrift stores around. My kids love to load the carts with their finds...and if I can pay only about a quarter of the cost for brand new attire for us (mostly them), that's a huge savings right there! I can apply the savings to their new sneakers and treat them to a Thai iced tea! Due to my saving and spending strategy, I don't feel as bad about spending money this fall for my six year-old son to join a soccer program and my 10 year-old daughter to take ice-skating lessons.

What do you do to save money each week, month, or year and how have you been able to apply your savings?

JOIN OUR MAILING LIST



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