



Founded in Israel in 1998, Mesila is an organization dedicated to raising awareness about the importance of financial stability and independence. Mesila works to promote the development of attitudes and habits that lead to financial stability, while providing the necessary guidance to create and implement realistic, long-term economic solutions.

With the encouragement of local rabbonim, and after considering a number of initiatives for the community, we concluded that a local Mesila chapter would be very beneficial. Many aspects of Mesila-Baltimore's activities are still in the planning stages, but, starting immediately after Pesach, we hope to offer the following services:

- Counseling – Mesila believes that, in many cases, loans and charitable grants are stopgap measures that increase dependency. The only effective way to combat the widespread problems of poverty and debt is to give people the tools to become self-sufficient. Mesila-Baltimore is more than mid-way through an intensive five week training program on Mesila's method of counseling families to achieve financial stability. We have a diverse and capable group of professionals that will be available to provide discreet and effective guidance for families in need.
- Education – Virtually all of the local schools have agreed to work with Mesila in designing and implementing age-appropriate curricula. In addition, we intend to work with newlyweds to instill appropriate financial habits as they begin establishing a home. And, we will conduct seminars/workshops to assist people in adopting healthy financial habits and coping with existing financial burdens. These seminars will focus on innovative ways to increase income and/or reduce expenses.
- Assistance – Mesila has partnered with the Agudah of Maryland in compiling a comprehensive guide to local services to ensure that people are aware of the facilities and services available to them. In addition, Mesila has been working closely with many of the local organizations (including Ahavas Yisroel, JobLink, CHAI, and Jewish Community Services) to facilitate the provision of services in an efficient and dignified manner. Lastly, as a component of the counseling program, Mesila will assist individuals in negotiating the reduction and/or consolidation of debt, as well as establishing a viable long-term economic plan.
- Awareness – Through public awareness efforts, Mesila hopes to encourage people to live within their means, to avoid the pressures that compel them to lead a lifestyle inconsistent with their financial circumstance, and to be sensitive to other people's financial limitations and desire to engage in fiscally prudent conduct.

There is no one magic solution to the financial issues facing our community. There are many issues and problems that may never be resolved. But, a concerted and unified community effort can go a long way toward helping people. We hope that, with *Siyata Dishmaya*, we can work together with all of the organizations in the community to contribute a small part of the solution to the difficult situation currently facing our community. To learn more about Mesila, or to volunteer your services, please contact us at mesilabaltimore@gmail.com.



Mission

Mesila's mission is to empower families and businesses to seek, achieve and maintain financial stability.

Mesila is dedicated to:

- Raising public awareness of the importance of financial stability and independence.
- Promoting the development of attitudes and habits that lead to financial stability.
- Giving business owners the professional tools to manage their businesses correctly.
- Guiding people to create and implement sustainable, long-term solutions to the economic challenges they face.

Vision

Mesila's vision is to become a worldwide movement synonymous with the Torah path – *mesila* – to financial stability.

This movement will:

- Bring the principles of correct financial management to the forefront of public consciousness.
- Substantially improve the economic face of Jewish communities throughout the world.
- Represent a central address that provides workable solutions and guidance to any person seeking to achieve financial stability.

Guiding Principles

- We help people help themselves.
- We believe in people's ability to change.
- We do not give up, for we believe that where there is a will, there is a way.
- We uphold uncompromising standards of integrity, transparency and accountability.
- We strive for absolute professionalism and give preference to quality over quantity.
- We help people regardless of affiliation or background.
- We believe that every person can be helped, provided they are willing.
- We do not attempt to influence people's ideological beliefs and value systems.
- We prefer not to lend or give money to help people solve their financial problems.
- We work to identify and correct all of the factors that caused or contributed to financial difficulties.
- We promote financial management principles and attitudes that are universally relevant, while avoiding specific tips and suggestions.