

People Incorporated and For Small Business Only™ Announce Strategic Partnership to Launch the Financial Literacy Cohort™

New initiative will strengthen financial capability, workforce readiness, and economic mobility for individuals and families throughout Southwest Virginia.

MANASSAS, VA, UNITED STATES, August 3, 2026 /EINPresswire.com/ -- People Incorporated of Virginia and For Small Business Only LLC (FSBO) today announced a strategic partnership to launch the Financial Literacy Cohort™, a comprehensive financial education program designed to equip individuals with the knowledge, confidence, and practical skills necessary to make informed financial decisions and achieve long-term financial well-being.



People Incorporate of Virginia



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Our partnership with For Small Business Only brings a dynamic, high-quality financial education program to the individuals participating in our workforce development initiatives.”

Elizabeth Carico, Director of Workforce Development

The Financial Literacy Cohort™ is a proprietary educational program developed by For Small Business Only™ to provide practical, instructor-led financial education through an engaging cohort model. The curriculum is designed to help participants change their relationship with money and build the financial knowledge and habits needed to successfully manage personal finances, improve financial capability, and strengthen long-term economic stability.

The program will be delivered through People Incorporated's workforce development initiatives and will focus on essential financial literacy topics, including:

Budgeting and money management
Banking products and financial services
Saving and emergency fund planning

Understanding and improving personal credit
Responsible borrowing and debt management
Consumer financial protection and identity theft prevention
Financial goal setting
Long-term personal financial planning

The alignment reflects both organizations' shared commitment to expanding financial capability and creating pathways toward greater economic opportunity for the individuals and families they serve.

["Financial literacy has the power to transform lives,"](#) said Sandy E. Day, MSL, PA, CFEI®, Managing Director of For Small Business Only, LLC. ["When individuals understand how money works, they can manage it,](#) establish healthy financial habits, and make informed financial decisions as they gain the confidence to build stronger financial futures for themselves and their families. We are honored to partner with People Incorporated to launch the Financial Literacy Cohort™ and invest in the long-term success of the communities they have faithfully served for decades."

Day continued:

"This partnership demonstrates what is possible when nonprofit organizations and community partners unite around a common purpose. Together, we are creating opportunities for individuals to strengthen their financial knowledge, improve their financial well-being, and build a foundation for lasting economic independence."

Elizabeth Carico, Director of Workforce Development for People Incorporated, said the partnership strengthens the organization's ongoing commitment to empowering individuals through education and workforce development.

"People Incorporated is dedicated to helping individuals acquire the knowledge and skills necessary to [achieve lasting financial stability,](#)" said Elizabeth Carico, Director of Workforce Development. "Our partnership with For Small Business Only™ brings a dynamic, high-quality financial education program to the individuals participating in our workforce development initiatives. The Financial Literacy Cohort™ provides practical tools that participants can immediately apply to improve their financial well-being and create greater opportunities for



Sandy Day, Managing Director

themselves and their families.”

Beyond delivering financial education, the organizations envision the Financial Literacy Cohort™ as a collaborative community investment initiative that brings together nonprofit organizations, employers, workforce development agencies, philanthropic partners, and financial institutions to strengthen financial capability throughout the region.

The partnership also creates meaningful opportunities for financial institutions seeking to expand community financial education initiatives through collaborative local partnerships. By supporting the Financial Literacy Cohort™, banks can invest in practical financial education that promotes financial capability, workforce development, and economic mobility for low- and moderate-income individuals and families. Such collaborations may support a financial institution’s broader Community Reinvestment Act (CRA) strategy and community development objectives, consistent with applicable regulatory guidance.

The Financial Literacy Cohort™ is expected to launch during the 2026–2027 program year as part of People Incorporated’s workforce development programming, with opportunities for future expansion through additional community partnerships across Southwest Virginia.

A Shared Vision

People Incorporated and For Small Business Only, LLC share a vision of communities where every individual—regardless of income or background—has access to high-quality financial education that promotes informed financial decision-making, strengthens families, supports workforce success, and expands economic opportunity. Through collaboration, innovation, and measurable outcomes, the organizations are committed to building financially capable communities that are stronger, more resilient, and better prepared for the future.

About People Incorporated of Virginia

People Incorporated is a non-profit Community Action Agency and Community Development Corporation committed to providing opportunities for economically disadvantaged people to reach their goals in order to enhance their lives, families, and communities. People Incorporated develops programs and strategies that are designed to move people and communities into the economic mainstream. For more information about People Inc.’s programs and services contact our office at 276-623-9000 or visit us at www.peopleinc.net.

About For Small Business Only, LLC

For Small Business Only, LLC (FSBO) is a Virginia-based financial education and consulting firm committed to advancing financial capability through innovative educational programming. The company develops proprietary financial literacy, workforce development, and capital-readiness curricula that help individuals, nonprofit organizations, financial institutions, and community partners create measurable improvements in financial capability and economic opportunity.

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