

BetterFi Outreach – Civic and Faith Based Resource Unit

Placement research for food pantries, county health clinics, and churches in Grundy, Marion, Franklin, and Coffee Counties

Group 5

Prepared for BetterFi
October 22, 2026

40+

**Advance Financial stores in
Tennessee closed on September 9,
2026**

Advance Financial is the state's largest flex lender. The people who borrowed from those stores still owe their balances, up to 279.5% APR, and they no longer have a counter to walk up to. A referral push through pantries, clinics, and churches this fall lands while that debt is still open.

The customer is already standing in line somewhere

A food pantry, a county clinic, or a pastor's office is where BetterFi's target customers show up in person during a cash crisis. Someone picking up groceries that week is also the person most likely to sign a flex loan, or already carrying one. Each one should be treated as a referral point, not a place to hang a flyer.

41%

of US adults carry medical or dental debt. Among households under \$40,000 it is 57%.

<https://www.kff.org/health-costs/kff-health-care-debt-survey/>

63%

of people with medical debt cut back on food, clothing, or basic household items to pay it.

<https://www.kff.org/health-costs/kff-health-care-debt-survey/>

17%

of Christians have taken out a payday loan. Only 6% say their church offers any guidance on them.

<https://research.lifeway.com/2016/04/13/christians-see-predatory-loans-as-sinful/>

One Strategy Repeated at 3 Kinds of Doors

Each location already hands people something at the front. A BetterFi card can go with it, to everyone.

1. Food Pantries

Volunteers already check people in and pack the boxes. Some pantries serve hundreds of families in one day.

What We Add:

A BetterFi card in every food box, at every distribution.

Reach: the two food bank hubs that supply every pantry in the region.

2. County Health Clinics

Health departments run primary care for uninsured adults, and CHANT staff hand families a list of community resources.

What We Add:

A BetterFi card at check-in, and a BetterFi line on the resource list CHANT staff hand out.

Reach: one regional office covers all four counties.

3. Churches

Pastors already hand out emergency help from a benevolence fund when someone asks about a bill.

What We Add:

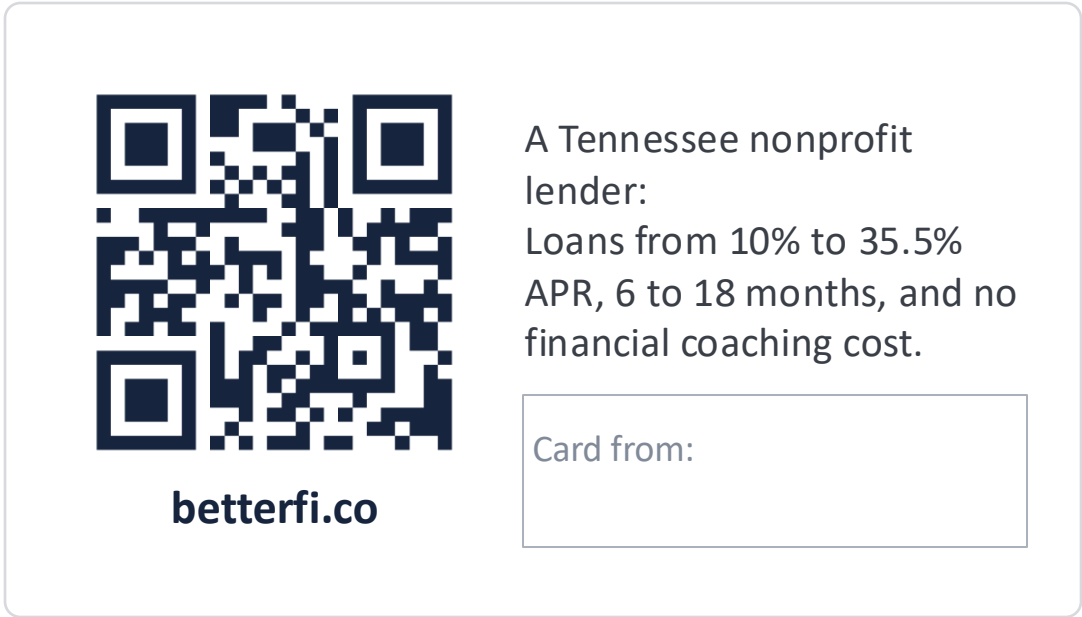
A BetterFi card goes out with any help that the church gives. A \$200 gift plus a refinance does more than \$200 alone.

Reach: church newsletters and bulletins, at no cost.

The Referral Card



Front



Back

Each site writes or stamps its name in the "Card from" box, so every walk-in and phone call can be traced to a pantry, clinic, or church.

Why Food Pantries?

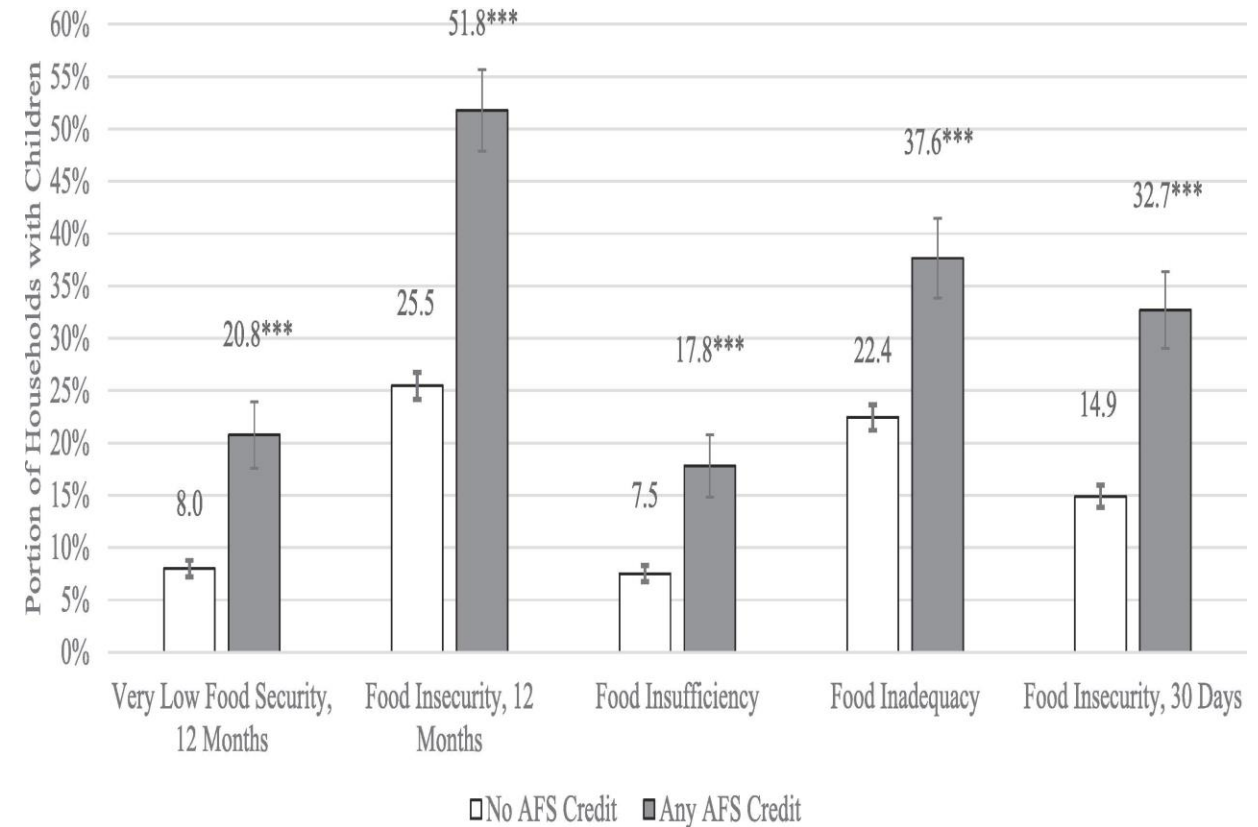
Double

Predatory loans double the likelihood that a family will suffer from food insecurity

83.1 %

Families with payday loans are 83% more likely to have low food security

Effects of Non-bank Loans on Food Security



Sources: [Katie Fitzpatrick, Non-bank credit and food hardship: The association between payday loans, pawn loans, rent-to-own contracts and food hardship in households with children, Children and Youth Services Review, Volume 157, 2024](#)

Food pantries

Second Harvest of Middle Tennessee

About 450 partner agencies, covers Franklin and Coffee counties. Getting into its newsletters and agency emails reaches hundreds of pantries without visiting each one. Its SNAP counselors already sit at distributions.

Chattanooga Area Food Bank

About 200 agencies. Covers Grundy, Marion, and Hamilton. Same ask: a spot in the agency resource list and emails, and a stack of cards for the public benefits staff who sit at pantry distributions.

Where to set up a table and distribute BetterFi card in boxes given out

Site	County	When	Why this site:
Morton Memorial UMC, Monteagle	Grundy	2nd Saturday each month	200+ families a month, includes weekly email newsletter. A new building is being planned with wraparound help
Grundy County Food Bank, Tracy City	Grundy	4th Tuesday each month	The county's main distribution and is listed in every directory clients use
Community Action Committee, Sewanee	Franklin	Weekday mornings	About 45 families a week, also gives utility help; Sewanee students can staff a table
Marion County Community Ministry, Jasper	Marion	Food bank hours	Started by local pastors and runs the Good Neighbors utility assistance program

Sources: [Second Harvest](#) [Feeding America](#) [Morton Memorial](#) [TWK UMC](#)

Why County health clinics?

1

CHANT, in every county health department

A free state care coordination program. Staff screen families for social needs and hand them a list of community resources, and it takes referrals from any social service agency. Ask the regional office to put BetterFi on that list in Grundy, Marion, Franklin, and Coffee. It serves pregnant women and families with children through age 21, so it reaches families rather than every adult.

2

Large Client Need

Medical debt tends to affect credit scores more negatively and more drastically than other kinds of debt. Sudden medical expenses are a common source of debt. People who suffer from it are more likely to take out payday and other high APR loans because of how it affects credit scores. Advertising at health clinics reaches people who need it quickly.

Sources: tn.gov/health/chant; [How Medical Debt Affects Health, The Sycamore Institute](#) [UTC Grundy County Community Resources](#)

County Health Clinics

Franklin County Health Department

Specifically conducts health education aimed at risk groups which is important because someone using public assistance/income-based services may also be more likely to need alternatives to high-cost debt.

Partners for Healing, Tullahoma and Manchester

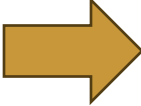
Free primary care for the working uninsured in Coffee, Franklin, and Moore counties. Appointments only, so every patient passes the front desk.

Grundy County Health Department

Its services include primary care for uninsured adults and WIC for income eligible families. This creates a strong overlap with BetterFi's demographic.

Franklin County Prevention Coalition

Community organization focusing on preventing substance misuse and aims to connect community members with necessary help resources. BetterFi could be implemented into their Community Resources web page as a part of a new financial assistance category.



How to apply BetterFi to these: Ask the department for permission to display the card at the front desk, waiting rooms or alongside other community resource brochures.

Why Local Churches?

People go to their local church for comfort in times of struggle, including financial hardship. A church is a safe, trusted space open to the whole community, and church communities are willing to help those in need. This makes them a good place for flyers, brochures, or posters with BetterFi's information and website link.

1 Put a card in every benevolence envelope

When someone asks the pastor for help with rent or a bill, the BetterFi card goes out with whatever help the church gives. No questions asked.

2 Work through church-run ministries with a front desk

Marion County Community Ministry in Jasper was started by local pastors and runs the county food bank and utility assistance. Morton Memorial feeds 200+ families a month.

3 Use the newsletters and bulletins

Morton Memorial sends a weekly email. One short BetterFi line the week before each distribution, repeated monthly, at no cost.

6%

of Christians say their church offers any guidance or assistance related to payday loans.

53%

say they want their church to offer guidance for people with financial needs.

<https://research.lifeway.com/2016/04/13/christians-see-predatory-loans-as-sinful/>

Churches

St. Mark's UMC, Murfreesboro

- Runs "Begin After Boxes" to help people begin again after disaster, a health crisis, financial hardship, or domestic violence.
- Have close partners that serve the same people BetterFi can; Community Helpers, Feed America First, Insights Counseling Center, The Journey Home, The Domestic Violence Center, and Primary Care & Hope Clinic.
- Serves those who need assistance very often and sends a regular newsletter.

Ask to church : a BetterFi brochure with the Begin After Boxes, and a line with the website link in the newsletter.

Cumberland Heights SDA Church, Grundy County

- Teaches specifically that how members treat each other and care for the world is part of God's plan. Prioritize service to people first through Grace Ministries.
- Sits in Grundy County, one of the most economically distressed places in Tennessee.
- Shares financial resources, identity, and mission with other congregations in the region.

Ask to Church: a poster and brochures at the church, and a BetterFi line passed along to the congregations it shares resources with.

Sources: [St. Mark's UMC](#) [Cumberland Heights SDA Church](#)

What the pantry, clinic, or church gets back

A director says yes when the partnership gives them something they can use in return.

1 Free tax prep for their clients

Tax refund season is when families finally pay off debt, so the card and the tax clinic belong in the same month.

2 Free group coaching for their volunteers

Pantry volunteers and church staff are the trusted messengers. A one-page script covers what a flex loan is and the \$35 versus \$440 comparison and how this helps improve credit scores.

3 A monthly report on interest saved

One line: referrals received, coaching sessions held, and dollars of predatory interest avoided. Pantries report results to their hub and their funders, and a number for a grant report means more than a thank-you.

How BetterFi will know in 90 days if it worked

Nov 30, 2026

Both food banks add BetterFi to agency communications. MobileMOC, 211, and findhelp listings are live.

Dec 15, 2026

Five Tier 1 and Tier 2 sites carrying cards with their site name on the back.

Jan 31, 2027

Ten coaching sessions and three refinanced loans traced to a pantry, clinic, or church. VITA tax season opens the same week.

How each referral gets counted

- Site name on the card

Walk-ins and phone calls get attributed with no technology. Most referrals will arrive by phone, not QR.

- betterfi.co/pantry with a tag per site

Shows which sites generate clicks and which card design works.

- "How did you hear about us?"

Add "a food pantry, clinic, or church" and "which one" to the application and the coaching intake.

- Monthly household counts from Tier 1 pantries

They already report these to their hub. Over 6 to 12 months this shows whether refinancing reduces repeat visits.

Where BetterFi's name is missing today

Placement	What is there now	The ask	Cost
UTC MobileMOC resource guides, Grundy and Marion	Grundy lists only TANF and SNAP under financial help. Marion has no financial entries. BetterFi absent.	Add BetterFi under Financial Assistance with phone and website. One contact covers several county guides.	Free, one email
Chattanooga Area Food Bank agency communications	BetterFi not referenced in any public materials found.	Add to the resource list sent to about 200 pantries; brief the SNAP outreach staff.	Free, one meeting
Second Harvest Middle Tennessee program updates	Same.	Same ask for Franklin and Coffee pantries.	Free, one meeting
Tennessee 211	Pantry listings tell clients to call 211. Whether BetterFi is in the database is unverified.	Request a listing under financial counseling and loan alternatives in both regional centers.	Free
findhelp.org	Lists pantries only.	Nonprofit programs qualify. List coaching and refinancing. Plentiful and FeedAm are food only, so skip them.	Free
Morton Memorial UMC newsletter and missions page	Weekly newsletter exists. No community resources page.	A "Need help with a loan?" line the week before each second Saturday distribution.	Free
Marion County Community Ministry utility page	No partner or resource links.	Place BetterFi next to the utility assistance information.	Free

Churches already running a pantry or include help desk

These congregations already hand people food or bill help, so a BetterFi card goes out with it.

Church or ministry	Town, county	When	What they already hand out
<u>Morton Memorial UMC</u>	Monteagle, Grundy	2nd Saturday, 8 to 10am	Food ministry, 200+ families a month; weekly email newsletter
<u>Marion County Community Ministry</u>	Jasper, Marion	Tue, Thu, Sat, 10am to noon	Formed in 1996 by local churches; food bank and Good Neighbors utility help
Cornerstone Ministry	Jasper, Marion	Verify	Food boxes and hot meals; same campus as the Helping Hands pantry
<u>First Christian Church</u>	Tullahoma, Coffee	Verify	Food pantry and mobile pantry
Abundant Life Assembly of God	Winchester, Franklin	2nd Thursday, 1 to 3pm (listings conflict)	Food pantry and mobile pantry
<u>Journey Community Church</u>	Winchester, Franklin	Walk-ins	Food pantry
<u>Decherd Church of God</u>	Decherd, Franklin	Verify	Church pantry
<u>Sequatchie Valley Baptist Association</u>	South Pittsburg, Marion	Verify	The only pantry found in South Pittsburg

Sources

- [BetterFi Flex Loans](#)
- [BetterFi Cash Flow](#)
- [Second Harvest](#)
- [Feeding America](#)
- [TWK UMC](#)
- [Morton Memorial](#)
- [Grundy County Food Bank](#)
- [Community Action Committee](#)
- [KFF Health Care](#)
- [Grundy County Health Department](#)
- [Tennessee Department of Health](#)
- [Sewanee Community Medicine](#)
- [Partners for Healing](#)
- [UTC Community Clinic](#)
- [UTC Grundy County Community Resources](#)