



COAT OF
MANY COLORS
MINISTRIES

CMCM Everyday Living Academy

SAMPLE CERTIFICATE

Private review - no learner award

Sample Learner

for completing six self-paced lessons, practice questions, and the course survey

Make a Money Plan That Fits Your Income

Completion date: October 5, 2026

Dr. Michael A. Hayles, Sr.

Founder & CEO | Coat of Many Colors Ministries, Inc.

Helping People Gain Independence Through Education and Empowerment.