

The Journey to Financial Success Starts Here.



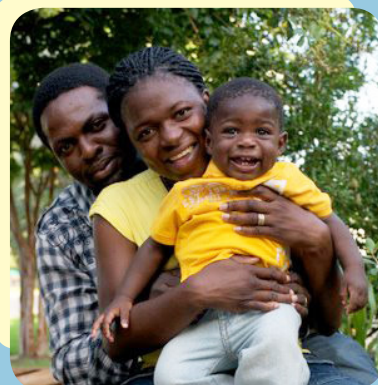
“Getting behind was just what I needed to realize I never want to do that again,” said Linda.

With determination and just six sessions of financial coaching, Linda has turned her financial life around.

To be on this healthier financial path, Linda and her coach worked together to create an accurate budget that worked for her. To do so, she carefully tracked everything she was spending, and was able to find ways to reduce personal expenses significantly. She started bargain-hunting and researched alternative, lower-cost family activities that wouldn't set her back. With her determination and the guidance of her coach, Linda was finally able to start living within her means.



She has taken huge steps to define a sustainable, financially healthy path for her and her family, and is now ready to be back on track with her mortgage payments. Additionally, she soon will be able to start saving for an emergency fund – something that always appeared to be an unattainable goal.



“I'm incredibly proud of Linda,” said her coach.

Our Average Client

Female

39 Years Old

Annual Income: \$21,558

Debt: \$36,117 (excluding mortgage debt)

Credit Score: 576

Top 3 Financial Concerns:

- Getting Organized
- Fixing Credit
- Reducing Debt

In 2010, **298 clients** received **781 hours** of financial coaching. Volunteers dedicated over **1,400 hours** to helping them.

“You give them the tools they need to be successful and guide them in the right direction, but they do everything themselves. It makes financial stability sustainable for them because they're no longer afraid to do it on their own.”

– Katharine, volunteer financial coach



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