

## Heather's Story

Ask Heather what she wants most in life and her answer would be a better life for her children. Heather works for Frederick County government in social services, dedicating her days to helping others. Finally it was time to help Heather achieve economic stability and achieve her dream of home ownership.

Heather is a single mother with two young daughters. On her salary, she wasn't able to afford rent in Frederick County in a safe environment for her family so she has lived with relatives. When she heard about the free tax service offered through United Way, she became an annual client. Then she learned about the continuum of services United Way offers and signed up for budget coaching and for the Prosperity Homebuyer Savings Account program.

Heather's budget coach was Veronica, another single mother who went through budget coaching and the credit café on her path to home ownership. Veronica encouraged Heather when the goal of home ownership seemed impossible. Together they worked for over a year to get Heather on the path to economic stability while Heather was putting money from her tax refund into her match savings account.

Then last year, the impossible became reality. When her tax preparer showed Heather her total tax refund, there was a moment of disbelief and then tears of joy. She finally had enough to meet her savings goal.

In May 2019, we celebrated Heather with a ribbon cutting ceremony at her beautiful new home! Heather worked so hard to make this dream come true. We are so proud of her and so glad that we could be with Heather throughout this journey. She has a beautiful view of the mountains from her front porch!

Heather's Story is just one of the many ways that our free tax preparation program, VITA, has made an impact on the community. It is more than just taxes. It is opening the door for clients to learn about other resources that will help their tax refund grow into something bigger than they could have ever imagined.

