

Pathways to a Better Future



The Prosperity Center is a one-stop resource for ALICE households to improve their financial knowledge and skills while working to achieve financial stability. It is a partnership between United Way of Frederick County and the Housing Authority of the City of Frederick.

Eligible individuals can get their taxes done, learn how to improve credit, create budgets, and start saving to purchase a home or an automobile. There is no charge for any of these services.

Free Income Tax Preparation

Through the Volunteer Income Tax Assistance program, IRS-trained volunteers help local households file their taxes, making sure they get every credit and deduction possible. Households save paying for a tax preparer and avoid frequent scams. The local economy gets a boost from the tax dollars coming back here.

Free Credit Counseling

The Credit Café offers a group workshop and one-to-one meetings with a financial coach to review a client's credit report. During the workshop, clients learn how to build and maintain a favorable credit score. Attendees report that this service helped them reduce debt, build savings, and increase credit scores.

Free Budget Coaching

Clients work with a trained budget coach to improve their ability to budget and make better-informed financial decisions. Meetings take place around clients' schedules, for up to a year or longer. The feedback from participants say this coaching has changed their lives and the ways they look at spending and saving forever.

Prosperity Savings Accounts

This matched savings program makes it possible to build financial assets. It can put savers on the pathways to home or automobile ownership. For every dollar saved up to a set level, you earn a match toward a down payment. To date, 25 Prosperity Savers have become homeowners. The automobile program just launched and we expect great results.