



United Way of Frederick County

# MOVING FORWARD UNITED



## TIA'S STORY

### PATHWAY TO FINANCIAL STABILITY: Car Ownership, Budget Coaching, Credit Counseling

As a single parent, Tia is not only responsible for her own transportation to work and college, but also for her child's transportation needs. Through United Way's Prosperity Center and Pathway to Transportation program, Tia worked with a budget coach and the Credit Café to change her approach to budgeting and improve her credit score.

By investing her time in these Prosperity Center programs, Tia qualified for matched savings and purchased her own Toyota Sienna this year, ensuring that she and her child have safe, reliable transportation.

*Tia is a shining example of perseverance!*

## JANE'S STORY

### PATHWAY TO FINANCIAL STABILITY: Free Tax Preparation

Shortly after moving to Frederick County, Jane's\* place of employment closed abruptly, leaving her without work. Subsequently, she suffered a fall and injured her spine. Due to the fall and job loss, she has been living on a fixed income and struggling to make ends meet.

This year, Jane filed her taxes through United Way's VITA (Volunteer Income Tax Assistance) program and maximized her returns through free income tax preparation services. With her tax return, Jane purchased a printer to support her new small business, selling handmade greeting cards and jewelry. Using VITA allowed Jane to save the money she would have spent on tax preparation, and instead, use it to further her small business, care for her pets, and maintain her independence.

*\*Name has been changed for client's privacy*

## MEET ALICE

ALICE ARE INDIVIDUALS AND FAMILIES IN FREDERICK COUNTY WHO ARE:

### ASSET LIMITED

DON'T HAVE A SAFETY NET FOR EMERGENCIES.

### INCOME CONSTRAINED

INCOME FALLS SHORT OF COVERING BASIC NECESSITIES LIKE FOOD, HOUSING, HEALTHCARE, CHILD CARE AND TRANSPORTATION.

### EMPLOYED

WORK BUT CANNOT AFFORD A BASIC COST OF LIVING.

OUR BIENNIAL ALICE REPORT PROVIDES CRITICAL DATA ABOUT WHO CANNOT AFFORD A BASIC COST OF LIVING IN FREDERICK COUNTY

