



**UNITED WAY**  
Frederick County

# UNITED IS THE WAY

2024-2025 Annual Report



# UNITED IS THE WAY

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As we reflect on this past year, we are filled with gratitude and pride for the way our community has risen to meet unprecedented challenges with generosity, compassion, and determination. Even in a year marked by uncertainty, federal funding rollbacks, and rising costs of living, the people of Frederick County came together to ensure that ALICE households, those living paycheck to paycheck and struggling to make ends meet, were not left behind.

With your unwavering support, United Way of Frederick County reached new milestones that highlight the power of working together. Thanks to you, we were able to:

- **Achieve the most successful Unity Campaign in its 11-year history**, raising nearly \$700,000 for 37 local nonprofits, despite launching just days after federal funding cuts were announced.
- **Expand access to our Pathway to Financial Stability programs**, helping ALICE households build long-term financial resilience through services like Credit Cafés, Budget Coaching, and matched savings programs.
- **Provide nearly 11,000 free or discounted rides** for ALICE households to get to work, school, healthcare appointments, and other critical destinations.
- **Return \$1,451,776 to our community** through 787 tax returns, completed free of charge through the Volunteer Income Tax Assistance (VITA) program.
- **Distribute essential school supplies to more than 3,500 local students** through Stuff the Bus.
- **Graduate 28 individuals from Getting Ahead**, providing them with tools and strategies to achieve long-term financial stability.

These results are more than just numbers. They are the stories of your neighbors who found hope, stability, and opportunity thanks to your generosity.

Looking ahead, we know the needs in our community remain great. More than 35,000 households in Frederick County (33%) still struggle to afford basic necessities. But our commitment is unwavering. In the coming year, we will continue advocating for systemic change, expanding resources for ALICE families, and ensuring every household has a fair shot at financial security.

To our donors, volunteers, and partners, thank you. Your heart for this community fuels our work. To our board, thank you for your vision and leadership. And to our ALICE neighbors, thank you for trusting us to walk with you on your Pathway to Financial Stability. We're so proud of what you have already accomplished and what we know is to come.

Together, we are mobilizing the caring power of our whole community to improve lives. And together, we will continue building a stronger, more resilient Frederick County for all to thrive.

Sincerely,

Keith R. Harris

**Keith Harris,**  
Chair of the Board  
Frederick County  
Public Schools



**Ken Oldham,**  
President & CEO

# MOBILIZING THE CARING POWER OF OUR WHOLE COMMUNITY TO IMPROVE LIVES

We envision a community where all individuals and families achieve their potential through healthy lives, education, and financial stability.

## What We Do

United Way of Frederick County brings people and institutions together to collectively build a strong, viable community. Our impact areas center on a healthy community, youth opportunity, financial security, and community resiliency, with our primary focus on increasing the financial stability of our local ALICE households.

## We Identify Local Needs

We tackle the issues. We lead programs that make a difference. We fund local nonprofits. We bring people together. We change lives for the better.

## Why We Do It

In Frederick County, over 35,000 hard-working households struggle to make ends meet. They are Asset Limited, Income Constrained, Employed (ALICE). With the basic cost of living for a single individual at over \$49,000 in our community and prices of essential items increasing faster in a post-pandemic world, our ALICE neighbors are often faced with difficult choices between health care, food, child care, and transportation.

## How We Do It

This year, United Way of Frederick County generated \$3.8 million in community impact funding to help children, adults, and families thrive. Whether it's through the Prosperity Savings Account programs, free tax preparation, budget coaching, or free or reduced cost rides, United Way of Frederick County helps families and individuals obtain the knowledge and resources they need to improve their lives.





# IN SEARCH OF A NEW BEGINNING

When Sharon became a newly divorced, single parent, she found herself in unfamiliar territory. More than anything, she longed for stability for herself and her child, but navigating life alone felt overwhelming. She had never owned a home before and wasn't sure if it was possible. Despite her doubts, Sharon leaned on her faith in God and joined the **Pathway to Homeownership** program, hoping to gain not just tools, but also the support of a community.

The journey wasn't easy. Balancing single parenthood with the challenges of securing housing left her questioning whether she could truly achieve the future she envisioned. But the program provided more than financial education—it offered encouragement and resources that helped her overcome barriers. Even when she struggled to believe in herself, others believed in her.

A turning point came during a workshop when another participant shared their story of resilience. Hearing that testimony shifted Sharon's perspective. For the first time, she truly believed that homeownership was possible for her, too. What once seemed like a distant dream began to feel like a tangible goal.

With determination and the guidance of the Pathway to Homeownership program, Sharon achieved something she once thought impossible: she became a first-time homeowner. Holding the keys to her new home was more than a personal milestone—it was a symbol of her resilience, her faith, and her commitment to providing a better future for her child.

Since then, Sharon's life has transformed. She now has a stable foundation where her child can grow, thrive, and create lasting memories. But homeownership is only the beginning. The confidence she gained through this journey inspired her to dream even bigger. She no longer views challenges as roadblocks but as opportunities to persevere.

Now, Sharon is passionate about giving back. Whether by mentoring others or simply sharing her story, she hopes to inspire people who, like her, are searching for a fresh start.

**To anyone considering the program, Sharon has one message: Take the leap. It may feel overwhelming at first, but trust the process, lean on the resources available, and stay committed. Even in the hardest moments, you are not alone. This program can change your life—just as it changed hers.**

# IMPACTING ALICE BY INVESTING \$3.8 MILLION IN 2024-2025

## Day of Action

Day of Action is one of the largest single-day volunteer events in Frederick County, taking place every October. On October 4, 2024, **327 volunteers took part in 32 service projects, totaling 2,992.5 volunteer hours.** Projects ranged from landscaping and clean-up at an affordable housing unit with Platoon 22 to organizing and photographing clothing donations with SHIP of Frederick County and more. United Way also hosted a donation drop-off for urgently needed items, ranging from diapers to dish soap, to benefit several local nonprofits that provide critical services for ALICE households.

## Stuff the Bus

Each year, United Way of Frederick County partners with local businesses and donors to ensure students have the school supplies they need to succeed. In 2024, nearly 200 bins of supplies were collected from 108 businesses, alongside over \$12,000 in individual donations used to fill supply gaps. We distributed 2,947 backpacks filled with supplies in partnership with Beyond Shelter to 30 City of Frederick schools, plus 500+ backpacks to students beyond the city through partners like BEACON and Middletown Valley People Helping People, for an impact of **approximately 3,500 Frederick County Public Schools students served.** Additional supplies helped fill school closets for year-round support.

## VITA

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for local ALICE households. During the 2025 tax season, VITA volunteers **filed 787 tax returns, returning \$1,451,776 to the community and saving ALICE households \$319,522 in tax return fees.** This year, we expanded inclusivity by

adding two Spanish-speaking volunteer tax preparers and one deaf preparer fluent in American Sign Language to better serve our diverse clients. Special thanks to all of our incredible volunteer IRS-Certified Advance Tax Preparers for their hard work on this program!

## Getting Ahead

Getting Ahead is a transformative 16-week program empowering ALICE families to understand economic and social barriers while building financial resilience. Through self-discovery and skill-building, participants gain tools to overcome challenges and create lasting change. This year, **28 individuals graduated from three cohorts, including Frederick County's first-ever Spanish-speaking group.** Free childcare and gift card compensation support participants' attendance and acknowledge their commitment. Many graduates include goals of owning a home or vehicle in the future story they develop through the program and have enrolled in our Pathway to Homeownership and other programs after graduation.

## Summer Serve

Summer Serve, a YMCA and United Way of Frederick County partnership, is a summer camp for youth ages 12-17 that awakens leadership skills, builds teamwork, and fosters a spirit of service. This year, **61 participants dedicated 4,270 volunteer hours, valued at \$133,651, to strengthen Frederick County.** From supporting nonprofits like Frederick Rescue Mission and Second Chances Garage to assisting city offices and community events, participants gained life-enriching experiences while making a meaningful difference in the lives of others.



# IDENTIFYING NEEDS: ADVOCACY INITIATIVES



## Equitable Access to Transportation

Transportation is the link between ALICE families and opportunity. In Frederick County, 28% of ALICE families lack private transportation, and a taxi can cost up to 40% of a day's wage. Through the Ride United Network, UWFC provides critical rides helping seniors, veterans, and workers reach jobs, healthcare appointments, food, services, and more, sustaining our economy as state transit funding faces potential cuts.



## Expanded Affordable Housing

UWFC urges increased local investment and flexible policies to grow affordable housing options, including workforce housing, first-time buyer programs, and targeted property tax relief. With rents up over 30% since the pandemic, programs like our Pathway to Homeownership, which has graduated 33 homeowners with none defaulting on their mortgage, prove that ALICE families can achieve stability and strengthen Frederick County's future if given the chance.



## Access to Family Resiliency and Financial Security Tools

UWFC advocates for increased funding for financial stability programs across Frederick County. Many ALICE households do not understand fundamental cultural trends, financial basics, and systemic structures that may diminish their ability to excel, which financial stability programs could improve to strengthen their financial security over time. ALICE families have gained lasting benefits from financial literacy and asset building tools, including our Pathway to Financial Stability offerings like VITA, Credit Cafes, and Getting Ahead.

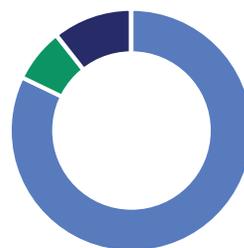


United Way of Frederick County turns every \$1 invested by contributors into \$7.34 in direct community impact.



**INCOME**

23.96%	Campaign and Donor Support
33.44%	Special Campaigns (Unity & Direct Response)
23.64%	Grant Income
2.40%	Special Events and Sponsorships
16.56%	In-Kind Gifts



**EXPENSES**

82.18%	Programs/Designations/Grants
7.19%	Fundraising
10.63%	Administration

# VOLUNTEERS MAKE A DIFFERENCE

## Emma Young

For Emma, volunteering isn't just an activity—it's who she is. Raised by a single mom who taught her the value of giving back, Emma discovered early the joy of service. As a Girl Scout, she "adopted" a grandparent at a nursing home, becoming pen pals and even visiting often, an experience that left a lasting impression.

Over the years, Emma has supported causes like the Hurwitz Breast Cancer Fund, Ronald McDonald House, and Kennedy Krieger. A few years ago, she and her team began volunteering with United Way of Frederick County's Stuff the Bus program. "We love the mission and the people behind it," she says. "In our office, Stuff the Bus is one of our favorite days of the year."

Emma's leadership shines as she rallies her team year after year, inspiring them with her passion and positivity. Together, they bring energy, kindness, and dedication to ensuring local students are equipped for success.

Her advice to new volunteers? "Just go for it. Helping others uplifts them—it fills your own heart, too. The world is a better place because of volunteers, and we need more of them. Spread the kindness!"



## Susy Sessoms

From a young age, Susy was raised to serve. Whether through church or school, giving back quickly became second nature—and it's a value she still carries proudly today. Volunteering fills her with joy and purpose, and now, as a parent, she hopes to set that same example for her son by showing him the importance of leaving the world better than we found it.

Today, Susy works at Patriot Federal Credit Union and continues to give her time to causes that matter. United Way of Frederick County quickly rose to the top of her list because of its impact on the local community. She admires the way each program uplifts people and strengthens lives, and she knew she wanted to be part of that mission.

Some of her favorite moments come from the energy of United Way volunteer events. Surrounded by others who care deeply about the community, she has found both fulfillment and growth—building meaningful connections while living out her values of service and kindness.

Susy's dedication and leadership inspire others to get involved. Her heart for service is helping build a stronger, more compassionate Frederick County for everyone.

# THE PROSPERITY CENTER

The Prosperity Center improves lives by creating a one-stop resource for individuals and families to improve financial knowledge, skills, and stability. Prosperity Center programs create Pathways to Financial Stability for local ALICE households, which make up 33% of our community.

## Pathway to Homeownership

Households can open a Homebuyer Savings Account and earn more than \$4 for every \$1 they save, allowing them to put a total of \$17,000 toward buying a home, and achieve their goal of first-time homeownership.

## Pathway to Transportation

Households can gain independence by investing in their own private transportation. A household can open a Car Program Savings Account and save a portion of the total expense of a vehicle. After completing the program, in partnership with Second Chances Garage, households will purchase their own safe, reliable vehicle.

## Free Credit Counseling

Households can attend a Credit Café, get a free credit score and report, and review it with an advisor. They can learn how to build and maintain a good credit score.

## Free Budget Coaching

Households can improve their money habits to build a better future for their families. Working for at least six sessions with a free budget coach, they can learn how to track expenses, pay down debt and increase savings.

## VITA: Free Tax Preparation

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for qualified individuals. Utilizing the VITA program allows ALICE households to maximize their tax returns, keeping more of their hard-earned money in-hand to achieve their next financial goal.

## Ride United Network (RUN)

RUN is an initiative to overcome transportation barriers in Frederick County. This rideshare program offers free or discounted rides to ALICE individuals and families not served by public transportation, as well as those most vulnerable seeking services from the nonprofit community and veterans. In addition to the rideshare program, RUN harnesses flexible transportation options from partner agencies to fill critical service gaps for seniors, youth, rural trips, and mitigating impaired driving.

## Getting Ahead

Getting Ahead is a 16-week self-discovery program empowering ALICE families to understand the economic, social, and policy factors impacting their financial stability. Participants work together to build practical skills, set goals, and develop strategies to overcome barriers, laying a strong foundation for long-term financial security, career growth, and improved quality of life.

**This year, 8 Prosperity savers graduated, 18 began our matched savings programs, and 38 continued their journey to begin a better life. In addition, 28 individuals graduated from Getting Ahead equipped with the tools they need to strengthen their financial security.**

The Prosperity Center is a partnership between United Way of Frederick County and a number of funders and local nonprofit partners. United Way of Frederick County's Prosperity Center plays a unique role in providing financial stability for our most vulnerable neighbors. We believe that health, education, and financial stability are key to the well-being of ALICE households in Frederick County as they work toward achieving their full potential.



# BUILDING PATHWAYS TO FINANCIAL STABILITY

United Way of Frederick County is proud to highlight the success of **Getting Ahead**, a vital program within our Pathway to Financial Stability. Getting Ahead empowers participants—known as “Investigators”—to take an in-depth look at their own financial circumstances, identify barriers to success, and build strategies for long-term stability.

In a supportive, kitchen-table style learning environment, participants meet weekly with an experienced facilitator to explore personal and community challenges such as banking, housing, jobs, and transportation. Investigators are compensated for their time, recognizing the value of their commitment while ensuring that participation does not create additional financial burden. Free childcare is also provided during the sessions so enrolled parents can focus on bettering their family’s future, while providing a safe space for their children.

## Impact and Reach

This year, Getting Ahead has made meaningful strides in strengthening the financial future of ALICE households in Frederick County:

- **3 Cohorts Completed** – Providing consistent support and learning opportunities.

- **28 Graduates** – Individuals who have successfully built new skills, tools, and resources to advance on their journey toward financial stability.
- **First Spanish-Speaking Cohort** – Expanding access and inclusivity by offering Getting Ahead in Spanish for the first time in Frederick County thanks to the Kahlert Foundation.

## Why It Matters

Getting Ahead equips ALICE individuals with the concepts, tools, and relationships needed to break cycles of poverty and move toward self-sufficiency. More than a learning program, it is a launching point for lasting change—empowering participants to strengthen their own futures while helping shape solutions for the community at large.

Getting Ahead is offered through an equal and special partnership between several Frederick County nonprofit organizations, known as the Frederick County Getting Ahead Coalition.

This program is funded in part by the Frederick County Division of Family Services, home of the Local Management Board.

# CELEBRATING VOLUNTEERS, ADVOCATES AND SUPPORTERS

**BRAVO!** is an annual event that honors volunteers, supporters, and advocates for their dedication to improving health, education, and financial stability in Frederick County, focusing on ALICE households. On June 25, 2025, the community gathered at The Delaplaine Arts Center to celebrate this year's awardees supporting local ALICE families.

## Outstanding Board Service: Mary Ellis & Austin Pearre

Mary Ellis and Austin Pearre have together dedicated nearly 30 years of leadership to United Way of Frederick County. From strategic governance and grant writing to innovative fundraising and long-term advocacy, their thoughtful guidance has strengthened programs serving ALICE households and ensured United Way's mission continues to thrive in our community for years to come.

## Changemaker Award: Marlene Young

Marlene Young's visionary leadership and tireless advocacy have created lasting change in Frederick County. Her ability to bring people together, champion critical community causes, and inspire action has helped open new opportunities for ALICE households. Marlene's work embodies the very spirit of the Changemaker Award, transforming compassion into meaningful, measurable impact.

## Outstanding Volunteer: Saputo

Saputo's employees lead with service, volunteering at United Way events like Day of Action, Stuff the Bus, and more. Their hands-on efforts, from creating no-sew

blankets to moving classrooms and supporting school supply drives, reflect their deep commitment to community and help uplift our local ALICE households. Saputo's teamwork and generosity make them an outstanding example of corporate volunteerism.

## Unity Award: William E. Cross Foundation

The William E. Cross Foundation's steadfast generosity and partnership have strengthened United Way's Unity Campaign, enabling record-breaking fundraising that supports dozens of local nonprofits, with the most recent campaign raising nearly \$700,000. By investing in solutions for ALICE households, the Foundation helps ensure our most vulnerable neighbors have the resources and opportunities to build more stable, resilient futures.

## ALICE Community Leadership: Geornese Willis

After experiencing unexpected job loss, Geornese Willis transformed her own journey through United Way's Getting Ahead program into a mission to uplift others. Now as a facilitator and dedicated volunteer, she uses her lived experience to inspire hope and change. Geornese embodies resilience, compassion, and the power of using one's voice to make a difference.





# THE CONFIDENCE TO MOVE FORWARD

For Amifa, a single mom, everyday tasks like getting groceries, taking her daughter to appointments, or getting to work were challenges that felt “ten times harder” without a car. Ridesharing apps quickly depleted her budget, and at times, she had to rely on others just to meet her basic needs.

When she learned about United Way of Frederick County’s Pathway to Transportation program in partnership with Second Chances Garage, she described it as “a breath of fresh air.” Through the program, she received not only financial support, but also kindness and encouragement from staff who made her feel seen—not judged.

Before receiving her car, Amifa also relied on the Ride United Network (RUN) to bridge the gap. **From April to June 2025, she used RUN to take 32 rides, saving \$759.48 and covering 311.91 miles.** These rides allowed

her to get groceries, attend appointments, and keep life moving forward while she worked toward a longer-term solution. “That support gave me some breathing room financially while I was still figuring things out,” she shared. Now, after graduating from the program and purchasing her own vehicle, life looks very different. “I’m still in awe that it actually happened,” she said. “The biggest success of it all, besides the car itself, was feeling like I had some control again.” With her own transportation, Amifa can take her children on little adventures, attend appointments independently, and manage daily errands with ease. To others considering the program, Amifa offers this encouragement:

**“Do it. Don’t let pride or fear hold you back. There’s real help out here and you deserve stability and support just like anyone else.”**

For Amifa, the Pathway to Transportation program wasn’t just about getting a car—it was about gaining independence, stability, and the confidence to move forward.



Photo courtesy of Blessings in a Backpack

# 2025 UNITY CAMPAIGN

The Unity Campaign is a collaborative project between nonprofits, sponsors, and the greater Frederick community to support our most vulnerable neighbors.

In March 2025, as federal funding cuts were announced and economic uncertainty unsettled many, our community's commitment to one another only grew stronger. The 11th Unity Campaign raised nearly \$700,000 from more than 1,300 donors in support of 37 local organizations, each supporting critical needs of ALICE households such as housing, transportation, and food insecurity.

## 2025 Participating Nonprofits

Advocates for Homeless Families  
American Red Cross  
Andrea's House  
Asian American Center of Frederick  
Blessings in a Backpack  
Boys & Girls Club of Frederick County  
Care Net Pregnancy Center of Frederick  
Children of Incarcerated Parents Partnership  
City Youth Matrix  
Empowering Community Leaders Network  
Farm to School Frederick  
Frederick County Humane Society  
Girls on the Run of Mid & Western Maryland  
Helping Hands and Caring Hearts  
Housing Authority of the City of Frederick  
Housing Frederick  
Interfaith Housing Alliance  
L'Arche Frederick Maryland  
Literacy Council of Frederick County  
Living Well Youth Works

Marriage Resource Center of Frederick County  
Maryland Ensemble Theatre  
Middletown Valley People Helping People  
Mobilize Frederick  
Partners in Care Maryland  
Platoon 22  
Second Chances Garage  
Seton Center  
SOAR, Supporting Older Adults  
through Resources  
Society of St. Vincent de Paul –  
St. John Conference  
Story Tapestries  
The Arc of Frederick County  
The Frederick Center  
The Ranch  
United Way of Frederick County  
Woman to Woman Mentoring  
YMCA of Frederick County



# A BUSINESS COMMUNITY THAT CARES

We are grateful for the individuals, businesses, and organizations at the heart of making change happen in Frederick County.

## Leaders United

### \$1,000-2,499

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## Leaders United+

### \$2,500-4,999

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Joseph D. Baker Fund  
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 Michael & Marlene Young

## Red Feather Society

### \$5,000-9,999

Gabriella Damiano  
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 Robert A. Weishaar Jr.

### Corporate Triple Crown

Outstanding Organizations who ran Workplace Campaigns, Gave Corporate Gifts (Direct Gifts, Sponsorships, and/or Gift Matching), and Volunteered.

ACNB Bank  
Aushman Family Foundation  
CareFirst Blue Cross Blue Shield  
Costco Wholesale  
First United Bank & Trust  
Frederick City Government  
Frederick County Government  
Frederick Health  
Linton Shafer Warfield & Garrett  
M&T Bank  
PNC Bank  
The Plamondon Companies  
United Way of Central Maryland  
Wegmans Food Markets, Inc.  
Woodsboro Bank

### 2024 Leadership Breakfast Sponsor

PNC Bank

### 2025 BRAVO! Sponsor

Woodsboro Bank

### 2024 Day of Action Sponsors

ACNB Bank  
AstraZeneca Pharmaceuticals  
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Middletown Valley Bank  
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Patriot Federal Credit Union  
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### 2024 Stuff the Bus Sponsors

Calvary United Methodist Church  
Frederick Civitan  
Frederick National Laboratory for  
Cancer Research  
LSWG  
M&T Bank  
Staples  
Thanksgiving Farm Produce  
Triple J Hospitality LLC  
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### 2025 UNITY Campaign Incentive Fund Sponsors

Aushman Family Foundation  
Delaplaine Foundation, Inc.  
Natelli Communities  
Randall Charitable Trust

Curious Iguana  
Frederick News Post  
Frederick Social  
Phoenix Mecano  
Triple J Hospitality LLC  
Unitarian Universalist Church -  
Frederick

### In-kind Sponsors

All Saints Episcopal Church of Frederick  
Aushman Family Foundation  
Blessings in a Backpack  
CASH Campaign of Maryland  
Costco  
Delaplaine Arts Center  
Evangelical Lutheran Church of  
Frederick  
Frederick County Public Schools.  
Frederick News Post  
Manning Media, Inc.  
Renaissance Chef Catering  
SADOS MSP, Inc.  
Society of St. Vincent de Paul  
Staples  
State of Maryland  
Sun & Moon Balloon Design  
The Perfect Truffle  
Wal-Mart  
Wegmans Food Markets, Inc.

# TOCQUEVILLE SOCIETY: LOCAL CHAMPIONS DEEPLY INVOLVED IN THE MISSION

The Tocqueville Society recognizes local philanthropic leaders and volunteer champions who have devoted time, talent, and annual contributions of \$10,000 or more to create long-lasting positive change.

**George Delaplaine · Sharon Jacko · Alice Kolb, Trust  
Laszlo von Lazar · James Reese · Ryan Yu**



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