



Mark's Story

Mark was able to move further toward self-sufficiency and independence by utilizing the various services of the Financial Stability Partnership and the Center's navigation and coaching services.

With the loss of a longstanding job, a recent divorce, building debt and burdened by despair, Mark came to Open Hearth seeking assistance to improve his personal financial situation.

Seriously underemployed, unable to pay the monthly bills and just one paycheck away from likely becoming homeless, Mark had no idea where to turn. Already connected to Open Hearth and the Opportunities Industrialization Center (OIC), both members of the Financial Stability Partnership, Mark was further connected to a financial navigator at the Financial Stability Center. Together they mapped out a strategy to investigate various potential resources to reduce the financial hardship and emotional burden that Mark was experiencing.

With careful planning, bundled services and connection to on-going emotional support, Mark was able to experience dramatic improvement to his financial situation. A combination of services like budgeting and financial planning, temporary financial and supplemental public assistance, job search assistance and other employment services, free tax preparation, medical and home repair services – along with Mark's perseverance – offered him hope of a brighter future. Today Mark is working, managing his monthly bills, paying down his debt and is housed in the location of his choice.



United Way of Chester County

Financial Stability Center
Oaklands Corporate Center
479 Thomas Jones Way
Suite 500
Exton, PA 19341

610-280-1023



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www.UnitedWayFinancialStability.org

Our vision is for Chester County residents who are motivated to improve their financial situation to have access to a one-stop resource to achieve and sustain *financial independence*.

Our mission is to empower you and your family to move away from crisis financial management, meet essential needs, maximize financial resources and *plan for the future*.



United Way Financial Stability Center of Chester County

The **United Way Financial Stability Center** is co-located with **PA CareerLink® – Chester County** at 479 Thomas Jones Way, Suite 500, in Exton, PA.

This business and consumer-friendly service hub is conveniently located in the Oaklands Corporate Center, and is easily accessible by major roadways and public transportation.

One-Stop Location

This facility joins the forces of PA CareerLink® – Chester County and United Way's Financial Stability Center together in one building, with the goal of creating **easy access** to a **coordinated network** of employment and financial stability services provided by various partners.

The goals of this joint effort are to help families and individuals in Chester County achieve greater financial stability and independence by:

- **increasing income & decreasing debt**
- **building savings**
- **gaining assets**

Are you trying to improve your finances but having trouble making ends meet? Have you lost your job or found yourself frustrated? The Financial Stability Center will help you set goals and develop a plan.

How it Works

The United Way Financial Stability Center is here to help you navigate a path toward a more secure financial future. Service navigators and coaches help you clarify your financial goals, provide support and connect you to a set of services to achieve your goals.

We offer access and connection to:

- **Extensive Resources** Employment services, financial education, benefit enrollment, budgeting & coaching, credit counseling & debt management, training & education, free tax preparation services, and other health & human services
- **Professional Guidance** Assistance to develop a plan and help you successfully navigate the various programs and services
- **Confidential Counseling** Encouragement & support as you overcome obstacles getting in the way of achieving your financial and employment goals

Guiding Principles

Financial Stability plans are **consumer-driven** based on your needs, goals and eligibility.

Navigators and service providers are committed to quality, integrity and **customer service**.

Consumers are committed to **personal responsibility** and accountability.

Service providers:

- have a **strong track record** of performance & innovation in the community
- use **best practices** in program & service delivery
- are **transparent** and provide regular updates to the community
- are **engaged in the community** we serve

FIND SERVICES TO HELP YOU & YOUR FAMILY

INCREASE INCOME & REDUCE DEBT

- Free Income Tax Preparation
- EITC & Other Tax Credits
- Job Training & Education Programs
- Employment Support & Services
- Assistance Accessing Workplace Benefits
- Assistance Accessing Public Benefits
- Debt Reduction
- Credit Repair

BUILDING SAVINGS

- Financial Goal Setting
- Financial Planning & Budgeting
- Checking & Savings Accounts
- Split Tax Refund – Spend Some, Save Some
- Matched Savings Programs

GAIN ASSETS

- Housing Assistance
- First Time Home Buyer Programs
- Loan Programs for Homes
- Home Repair Assistance
- Long-term Savings Plans

MORE SERVICES

- Civil Legal Services
- Basic Needs, Food, Shelter, Clothing, Health Services
- Language Tutoring, English as a Second Language Services
- Confidential Counseling Services

Visit www.UnitedWayFinancialStability.org or call 610-280-1023