

YOU MADE A DIFFERENCE THROUGH

PATHWAYS

FINANCIAL COACHING PROGRAM

NOVEMBER 2024



United Way
of Pickens County

uwpickens.org

We are so excited to share this Impact Report with you, our amazing donor, to show you the difference you have made in the lives of your neighbors, right here in Pickens County, through Pathways.

Pathways is a 6–18 month intensive, one-on-one financial coaching program designed to help hardworking, low-income individuals and families with the skills, knowledge and resources they need to learn how to make good financial decisions, take control over their finances and achieve financial freedom.

Lives have been changed because of your generosity. Your support of United Way is truly making a difference for struggling people in your community. **Thank you.**

YOU GAVE KAREN HOPE AND COMFORT

Karen's retirement was secure, or so she thought. Married with two daughters, a Navy pension and Social Security, she was set for life. Her free time was spent meaningfully, volunteering at the Storehouse Food Pantry at 5 Point Church.

The divorce came out of nowhere and suddenly Karen found herself in dire straits. She dealt with a really bad case of COVID that left her bedridden. To say she was depressed was an understatement...the will to live was questionable. With \$10 in her checking account, a mountain of bills and her financial security crushed, Karen confided in 5 Point Church's Lesa Howard.

Lesa knew just who could help Karen... YOU, through Pathways.

Joe Walker was assigned to coach Karen who understood the reality of her financial situation. She started making really hard life choices. Knowing she couldn't afford her truck and auto insurance, she sold it and now relies on her daughter and Uber for transportation.

Karen made the ultimate and heartbreaking sacrifice of fostering her beloved dog. She knew there was no way she could afford the expense of a pet.

Together with Joe, Karen developed a plan and worked it hard. Joe says she is the most compliant person he has ever coached. They took advantage of programs like Power Pay, a free debt reduction program at Utah State University Extension.

Because of generous donors like you, Pathways was able to help Karen reduce tax debt which freed up additional funds that she could use to pay off credit card debt. She is also maximizing the matched savings program that donors like you fund.

Karen now sees a light at the end of tunnel. She has you to thank. There really are no words to express her gratitude for you. You saved her life.



"Pathways gave me hope and comfort. I needed that more than anything."

YOU GAVE BRENDA THE HAND UP SHE NEEDED

Brenda found love after the end of her 25-year marriage. She lived in New Jersey and bought a condominium in 2008 when housing prices were inflated. Years later, through Facebook, she reconnected with an old childhood friend, Jim. They have been together for ten years!

Jim has relatives in South Carolina and bought land from his cousin who lives in Pickens. Jim and Brenda discussed building on the land. Brenda loves the mountains and country life.

Brenda sold her condo and accessed her retirement annuity at age 59 ½ years. In hindsight, it wasn't the best decision but Brenda was ready to take the risk. The rest of her money went to pay off debt but left her with no savings. Jim received Social Security but he also had debts.

Brenda and Jim had dreams of traveling the country so she bought an RV and leased a truck to tow it. They lived in the RV on their land for 6 months until Jim suffered a series of health issues that made that dream unattainable. Now Brenda is his full-time caregiver. This has taken a huge toll on her...physically, mentally and financially.

She picked up one of our Pathways brochures at the Easley Library. It said, "Are you tired living paycheck to paycheck?" Brenda held on to the brochure but didn't call because she was prideful and embarrassed and had never needed help before.

Finally, she put her pride aside and called United Way of Pickens County. She connected with Pathways Success Coach Joe Walker, who realized that Brenda was VERY depressed and referred her to our mental health counselor. We are so grateful to our donors like you who provide the funding to have mental health services available for our participants. Because of you, we are able to treat the "whole" person.

Brenda and Joe are slowly working her plan and she is extremely compliant and very detail oriented. Because we do not advertise incentivizing met goals, Brenda was shocked when Joe helped her pay off one loan.

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I am beyond grateful to United Way for helping me out so very much. I am also so thankful for the counseling. I am going through one of the most difficult times in my life and having the support and help that has been given me by United Way has lifted quite a burden off my shoulders. I can't even believe it in my wildest dreams that the support I have received was even available.



We are beyond grateful too, to our donors like you who are willing to give people like Brenda a hand up.

YOU HAVE THE POWER TO CHANGE LIVES

Somewhere in Pickens County, a hardworking family is struggling to make ends meet. They live paycheck to paycheck, and just one single unexpected expense can push them over the edge. Without support, they struggle with issues like excessive debt, bad credit, low wages, and high medical expenses. They never learned how to manage their money. Good habits were not modeled for them. And now, they have no idea how to get out of the financial hole they are in.



But you can help them. **Your United Way donation will help a struggling family learn how to make good financial decisions, take control over their finances and achieve financial freedom.**

For a family who doesn't have the knowledge or ability to build emergency savings, one lost paycheck or unexpected expense can send them in a downward spiral. For some, the only option in an emergency is to pursue high-interest payday loans to make ends meet.

Your United Way donation will provide intensive financial coaching and support for hardworking people in our community who have the desire and commitment to build financial security for themselves and their families.

This financial coaching was a lifeline for Karen and Brenda and others just like them. Because of your faithful generosity, Pathways was there to help.

Many of your neighbors are in need of the rescue that Pathways and other United Way services provide. Won't you help them, too?

With your gift, a family will be able to provide for themselves and those they love. They will learn how to become financially self-sufficient and break the vicious cycle of poverty.

In financially capable communities, everyone benefits. **Please make your donation to help today.**

THANK YOU IN ADVANCE!

Your generosity today will make a real difference tomorrow... for hard working Pickens County families who strive to succeed but struggle. Your compassion TRULY does so much good.

My gift to help a struggling family:

\$25 \$50 \$100 \$500 \$_____ to help as much as possible.

Donate securely online at www.uwpickens.org/donate or scan the QR code with your phone's camera. Make checks payable to United Way of Pickens County and mail them to PO Box 96, Easley, SC 29641.



Scan with your phone's camera to donate securely online.

Support your neighbors today: uwpickens.org/give-now | PO Box 96 Easley, SC 29641 | 864-850-7094