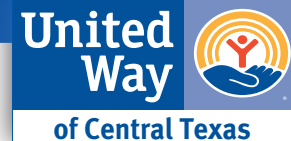




Future - a S.O.A.R. Story



Impacting Central Texas Families

Maria's Story

Maria, a wife and mother, was working at the Temple Housing Authority when she learned of the Savings, Opportunities, Assets, Results, (S.O.A.R.) Community Collaborative. Maria met with a representative at the United Way of Central Texas and learned that she could open an Individual Development Account, called a Boost Account, and put her hard earned dollars towards owning a home of her own while also improving her financial management skills through a comprehensive financial literacy training program.

Maria is now actively working and saving to achieve the American Dream. For each dollar she saves towards the purchase of her asset (first home or college tuition), she receives a match of two dollars, up to \$2,000 savings goal over 24 months. Maria also attends financial literacy classes to learn the importance of long term assets, savings, how to budget, how to manage debt, and gain credit worthiness.

With such a bright future ahead, Maria had this to say, "Because of the United Way of Central Texas SOAR Collaborative, I now have hope to own my own house one day and to send my children to college."

This type of new financial stability strategy provides key opportunities for working families to have greater stakes in the helping process. By cooperating with local community partners and nonprofit organizations, the United Way of Central Texas is working hard to provide more services that help working class families climb out of poverty.

The SOAR Collaborative is made possible with community partnerships including, Extraco Banks, the Central Texas Housing Consortium, Helping Hands Ministry, Fort Hood Area Habitat for Humanity, the City of Temple, and the U.S. Department of Health and Human Services.

