

# TOWANDA'S STORY

## BUILDING A FUTURE, ONE STEP AT A TIME

When Towanda Starr joined the Financial Stability Network pilot program in 2022, she had a clear dream: to one day purchase a home for her family. Step by step, she has worked tirelessly toward that goal, and the progress she has made is nothing short of inspiring.

Since entering the program, she started her own cleaning business and, at the same time, enrolled in college to pursue a degree in Business Administration. She currently holds straight A's, has made the Dean's List, and continues to balance school, work, and entrepreneurship with determination.



Her financial journey has been equally transformative. Mrs. Starr secured full-time employment while keeping her cleaning business for extra income. With discipline and focus, she paid off every collection debt and cleared her credit cards. She now manages her bills with ease and keeps her credit usage at or below 4% to keep building her score.

The results speak for themselves: when she began the program, her credit score was 600. Today, it stands at 759, a remarkable increase of 159 points. She has also built up her savings by setting aside tips from her cleaning clients, all with the goal of putting money toward her future home. Because of this commitment, she has already been pre-approved for a \$200,000 mortgage.

Every milestone Mrs. Starr has achieved, including earning her spot on the Dean's List, paying off debt, building savings, and raising her credit score, brings her closer to walking through the door of her first home. None of this would be possible without the encouragement and support made available through donor generosity.

**Because of donors like you, families like Mrs. Starr's can turn hard work and hope into lasting change.** Thank you for helping make her dream of homeownership a reality.