

November 2, 2022

Note to: HCCBG Advisory Committee
From: Suzanne Booth
Subject: OnTrack 'Meet and Greet' Visit
Tuesday November 2, 2022

OnTrack:
Celeste Collins, Executive Director
Amanda Hunsucker, Program Director
Rebecca Strimer, VITA Tax Program Coordinator & Financial / Housing Counselor
Tamara Olmedo, Financial & Housing Counselor

HCCBG Advisory Committee:
Suzanne Booth
Billie Breeden

The mission of OnTrack is consumer financial counseling, education and literacy. OnTrack provides individual counseling and education covering the following areas:

- Home buying.
- Credit building, improvement and repair.
- Emergency cash flow management.
- Financial budgeting.
- Debt management.
- Foreclosure prevention.
- Home equity loans, lines of credit and mortgages.
- Student loans.

OnTrack also offers no-fee Income Tax Preparation.

Services are available in person, via Zoom and online on demand. The client demographic is primarily low income.

OnTrack refers clients to other agencies (e.g., Pisgah Legal) as appropriate.

Sources of Income break down as follows:

- Grants: 60%.
- Donations: 17%.
- Contracts: 16%
- Program Income: 3%
- United Way: 2%.
- Interest and Investment Income: 1%.

Expenses break down as follows:

- Credit & Money Management: 54%.
- Housing: 29%.
- Management: 13%.
- Fundraising: 4%.

Clients served break down as follows:

- Tax Preparation: 38%.
- Money Management: 30%.
- Homebuyer: 14%.
- Credit Builder: 7%.
- Debt: 6%.
- Women's Financial Empowerment: 3%.
- Equity Preservation: 2%.