

FY2025 Buncombe County Strategic Partnership Grant Report

Organization Name:	OnTrack Financial Education & Counseling	
Project Name:	Financial Capabilities Counseling & Education	
Reporting Quarter: (Check one)		Quarter 1 (July 1, 2024 - September 30, 2024)
		Quarter 2 (October 1, 2024 - December 31, 2024)
		Quarter 3 (January 1, 2025 - March 31, 2025)
	X	Quarter 4 (April 1, 2025 - June 30, 2025)

Narrative summary of grant related activities

Please provide a brief summary (no more than 1500 characters). You may attach supplemental documents if needed.

Quarter 1	Reporting waived due to Helene.
Quarter 2	<p>The primary economic issue in our region during the second quarter was post-Helene recovery. Working within our mission and our Financial Capabilities programming, we hustled to provide personal finance recovery resources post-Helene to residents, including:</p> <ul style="list-style-type: none"> -Hurricane Helene Hotline to provide survivors a convenient way to ask relief-related personal finance questions and get quick answers. -Weekly Information Session to provide an overview of relief options: FEMA assistance, SBA Loans, Disaster Unemployment Assistance, and other emerging funds as they became available. -Information Table at FEMA's Disaster Recovery Center, where OnTrack-trained volunteers connected Helene survivors seeking FEMA assistance with our HUD housing counseling and recovery resources. <p>Individual Counseling remains in demand. Our counselors helped clients develop emergency budgets to accommodate reduced or lost income and/or personal property, manage credit, and stabilize or decrease debt. Our staff continues to train on disaster-related financial topics and resources to share with clients. Helene recovery counseling has been incorporated into our general counseling services and is a topic of conversation in most one-on-one counseling sessions.</p> <p>Our on-demand classes remain available 24/7, and November saw a return of in-person classes. We are humbled to be part of our County's long-term recovery efforts, and grateful for the support of Buncombe County.</p>

<p>Quarter 3</p>	<p>We saw a return to “normal” in our third quarter, with demand spiking to numbers that put us on a trajectory to reach our overall service goal in FY 2025, despite the tragic disruption of Helene.</p> <p>Post-counseling, 99% of clients reported having at least one practical action step to stabilize or improve their situation as a result of their session. Counselor Elizabeth Kelly worked with a client who utilized our counseling services twice in the past year and who completed five action steps after each visit (!), including reducing expenses, saving money, and revamping their life coach business – each step integral to securing their financial wellness.</p> <p>And recent survey responses show our impact in Buncombe County:</p> <p>“I have a brain injury, which made it impossible for me to how to manage my finances. Ellen's help is wonderful in getting me proficient in handling my money. Thank you!”</p> <p>“This session I had today with Miss Elizabeth Kelly went very great... she showed me some things to do to be able to help save money...I thank her and I thank y'all for all the hard work and support y'all are doing.”</p> <p>This quarter was also a time for curricula development, and we’ve developed 4 new in-person workshops that we’ll launch over the summer, including Understanding Credit, Money Foundations, and Dealing with Debt. These will provide our community with accessible entry points into complex finance topics.</p>
<p>Quarter 4</p>	<p>Overall, OnTrack WNC provided 639 financial education and counseling services to 495 unduplicated Buncombe County residents in FY25. This represents 94% of our total projected unduplicated client goal (525) despite the total disruption to services we experienced due to Hurricane Helene. We continue to work with clients impacted by the storm and connect Buncombe County residents with local recovery resources.</p> <p>This spring we launched three new in-person workshops. Live workshops are impactful spaces for participants to learn they’re not alone, share lived experiences, set goals, and plan next steps. “Money Foundations” introduces healthy habits to build financial confidence and stability; “Understanding Credit” teaches how to build or improve credit; and “Dealing with Debt” demystifies debt in a shame-free space.</p> <p>Counseling continues to be our most popular service and feedback is overwhelmingly positive, with 98% of clients reporting they are “likely” or “very likely” to recommend a friend to our services.</p> <p>A recent client had this to say: “I am so glad to have met directly with a counselor who was able to provide me with the knowledge and confidence for eliminating my debt and working towards a stable financial future for my family. Rebecca was patient and very understanding.....she was great!”</p> <p>Thank you Buncombe County for your generous support in FY25!</p>

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Progress toward annual goals

Only include new, unduplicated data for each quarter

Measure	Annual Goal	Actual Results (Enter Data) Please only include new data for the specific quarter				Progress toward Annual Goal
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
# of clients receiving financial education and counseling	525		188	168	139	495
# of participants who complete Credit Builder services	125		46	42	41	129
# of participants who complete Money Management services	400		142	126	98	366
% of counseling clients who complete an action step within 60 days of counseling	70%		70%	50%	67%	62%
% of participants who report an increase in knowledge as a result of the program	85%		100%	88%	95%	94%

Comments:

*Quarter 1 reporting was suspended due to Hurricane Helene. Quarter 2 data includes cumulative unduplicated services rendered between July 1 and December 31st, 2024 that has been revised to include missing education participants who had not been entered into our client database at the time of Quarter 2 reporting.

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Use of funds to date and any budget considerations

Any budget changes of more than 10% to any line item must be approved by County staff in writing in advance.

Spending Category	Starting Budget	Total Spending (Enter Data)				Amount Remaining
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	
Personnel	\$ 15,000.00	\$ 3,341.08	\$ 5,688.27	\$ 4,082.03	\$ 2,102.96	\$ (214.34)
Contracts	\$ 2,200.00	\$ 750.00	\$ 750.00	\$ 700.00	\$ 70.00	\$ (70.00)
Building Maintenance (Rent, Utilities, Repairs, etc.)	\$ 1,800.00	\$ 540.00	\$ 540.00	\$ 720.00	\$ 35.00	\$ (35.00)
Credit Reports	\$ 500.00	\$ -	\$ -		\$ 156.00	\$ 344.00
Telephone & Internet	\$ 500.00	\$ 150.00	\$ 100.00	\$ 250.00	\$ 24.66	\$ (24.66)
						\$ -
						\$ -
Total	\$ 20,000.00	\$ 4,781.08	\$ 7,078.27	\$ 5,752.03	\$ 2,388.62	\$ -

Comments: