United Way of Frederick County's

PROSPERITY CENTER

THE PROSPERITY CENTER IMPROVES LIVES BY PROVIDING EFFECTIVE PATHWAYS TO HOUSING, TRANSPORTATION AND CAREERS BY CREATING A ONE-STOP RESOURCE FOR INDIVIDUALS AND FAMILIES.

PATHWAY TO HOMEOWNERSHIP

Want to buy your own home but don't know how you will save for a down payment? Qualified ALICE households in Frederick County can take part in our Pathway to Homeownership program. Savers receive a match of $20,000 when they save $3,000, while also participating in Budget Coaching.

FREE CREDIT CAFES

To support our Pathway to Homeownership participants, we offer a credit education program where participants can review their credit report with a financial coach, understand what it means, and learn how to build and maintain a strong credit score.

GETTING AHEAD

An internationally recognized 16-week program designed to help ALICE individuals build their resources for a better life. Participants examine their own experience and explore issues in the community that impact success, learning critical information they can use to take action and end the cycle of poverty.

VITA: FREE TAX PREPARATION

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for qualified individuals.

PATHWAY TO TRANSPORTATION

Are you looking to purchase affordable and reliable transportation? Save a portion to be matched toward the total cost of a reliable used vehicle, purchased through Second Chances Garage, while also participating in Budget Coaching.

FREE BUDGET COACHING

The Budget Coach program is a 6-session program designed to help individuals create and follow a budget while developing a 3-5 year financial goal.

RIDE UNITED NETWORK (RUN)

This rideshare program offers free and discounted rides to those who served in the United States military, ALICE (Asset Limited, Income Constrained, Employed) households in Frederick County, as well as those most vulnerable seeking services from the nonprofit community.



THE PROSPERITY CENTER

The Prosperity Center is a collective community partnership.
629 N. Market St. | Frederick, MD 21701 | 301.663.4231
www.uwfrederick.org/prosperitycenter

Pathway to Homeownership & Transportation

ELIGIBILITY REQUIREMENTS

ALICE SURVIVAL BUDGET

HOUSEHOLD SIZE*	SINGLE HEAD OF HOUSEHOLD MAX INCOME	TWO HEAD OF HOUSEHOLD MAX INCOME
1	$50,868	---
2	$77,064	$64,116
3	$109,008	$95,352
4	$135,372	$117,972
5	$170,832	$150,492
6	---	$176,604

+ **NET WORTH LESS THAN $15,000**
(excludes one residence, one vehicle, and retirement savings)

+ **ARE CURRENTLY EMPLOYED**

* The above chart assumes that head of households are under 65 years old and that all children are under 4 years old. A household's exact survival budget will be determined during the approval process.

Please email Joyce Kwamena-Poh at jkwamenapoh@uwfrederick.org with questions on household budget.

IF YOU MEET ALL ELIGIBILITY REQUIREMENTS, THE NEXT STEP IS TO COMPLETE THE PRE-QUALIFICATION FORM AT THE LINK BELOW.

uwfrederick.org/form/pre-qualification-survey

Prosperity Center programs are made possible by generous corporate partners and donors within our community. For a full list, please visit uwfrederick.org.

DONATE NOW TO SUPPORT THE PROSPERITY CENTER AT UWFREDERICK.ORG/GIVE.