

UNITED WAY
Frederick County

UNITED IS THE WAY FORWARD

2025-2026 Annual Report

A NOTE FROM OUR PRESIDENT & CEO

As we reflect on the past year, we are reminded of what is possible when a community comes together to ensure everyone has the opportunity to thrive.

Today, the basic cost of living in Frederick County approaches $51,000 for a single individual and $121,000 for a family of four. Essential costs are rising faster than overall inflation, making it increasingly difficult for ALICE households to keep up with everyday expenses like housing, food, transportation, child care, and health care.

But thanks to your support, United Way of Frederick County continued to expand access to resources and create Pathways to Financial Stability. Together, we were able to:

- **Graduate 32 individuals from Getting Ahead** across two cohorts, including our second Spanish-speaking cohort, reaching more participants with fewer cohorts while expanding access to tools for long-term financial stability.
- **Expand Budget Coaching through a new partnership with Housing Frederick**, creating greater access to one-on-one financial guidance for ALICE households.
- **Complete a record 821 tax returns through VITA**, the most in program history, with **an impact of $2,001,125** to local households through returns and preparation fees saved.
- **Provide 10,238 rides through the Ride United Network (RUN)** to critical destinations such as work, school, and medical appointments, saving ALICE families $160,000+ in rideshare costs.
- **Deliver more than 4,000 backpacks** to 51 FCPS schools, coordinating, for the first time, every aspect of Stuff the Bus from community collection through backpack distribution.
- **Help 8 Pathway to Transportation graduates** purchase safe, reliable vehicles, increasing their access to work, school, volunteer opportunities, and other critical destinations.
- **Celebrate the first Hispanic graduate of Pathway to Homeownership**, marking an important milestone as the program continues to expand opportunities for ALICE households to achieve the stability and benefits of homeownership.
- **Raise $657,636 through the 12th annual Unity Campaign**, supporting 36 local nonprofits making a difference every day for local ALICE households.

These accomplishments are more than numbers. They represent real people gaining greater control over their finances, families accessing opportunities once out of reach, students beginning the school year prepared to learn, and individuals gaining the transportation and housing stability they need to build a stronger future.

This year also demonstrated what we can accomplish when we work together. New partnerships expanded our reach, programs became more efficient, and community members stepped up in new ways to meet growing needs.

Looking ahead, we know there is still work to do. Nearly 35,000 Frederick County households continue to struggle to afford the basics. As the gap between what families earn and what it costs to live continues to grow, our commitment to creating meaningful Pathways to Financial Stability is more important than ever.

To our donors, volunteers, partners, community leaders, and board, thank you for your leadership, generosity, and commitment to our mission. And to our ALICE neighbors, thank you for trusting us to walk alongside you on your Pathway to Financial Stability.

Together, we are mobilizing the caring power of our whole community to improve the lives of all of our neighbors.

Sincerely,



Ken Oldham, *President & CEO*

MOBILIZING THE CARING POWER OF OUR WHOLE COMMUNITY TO IMPROVE LIVES

We envision a community where all individuals and families achieve their potential through healthy lives, education, and financial stability.

What We Do

United Way of Frederick County brings people and institutions together to collectively build a strong, viable community. Our impact areas center on a healthy community, youth opportunity, financial security, and community resiliency, with our primary focus on increasing the financial stability of our local ALICE households.

We Identify Local Needs

We tackle the issues. We lead programs that make a difference. We fund local nonprofits. We bring people together. We change lives for the better.

Why We Do It

In Frederick County, nearly 35,000 hard-working households struggle to make ends meet. They are Asset Limited, Income Constrained, Employed (ALICE). For an individual, the basic cost of living in our community now approaches $51,000 a year and for a family of four, it reaches $121,000. At the same time, the essentials our neighbors rely on are getting more expensive faster than prices overall: 5.6% per year from 2021 to 2024, compared with 5.0% for inflation. For ALICE households, that means less room in the budget for unexpected expenses and more difficult choices between health care, food, child care, and transportation.

How We Do It

This year, United Way of Frederick County generated $4.5 million in community impact funding to help children, adults, and families thrive. Whether it's through the matched savings programs, free tax preparation, budget coaching, or free or reduced cost rides, United Way of Frederick County helps families and individuals obtain the knowledge and resources they need to improve their lives.





JESUS'S STORY

STABILITY AND GIVING BACK

For Jesus, the road to stability has not been easy, but it has been defined by resilience, determination, and hope.

After losing a career he had spent years building, Jesus found himself without steady work or reliable income. He became homeless and uncertain about how to begin again. The loss affected more than his finances; it impacted his confidence, sense of purpose, and belief in what was possible.

Everything began to change when Jesus connected with United Way of Frederick County's Getting Ahead program.

Through Getting Ahead, Jesus found practical tools, resources, encouragement, and a renewed belief in himself. Step by step, he began rebuilding his life. After graduating from the program, he remained determined to keep moving forward.

Jesus's next stop? United Way's **Pathway to Transportation program**. In October 2025, he reached another important milestone: receiving a new-to-him car, which gave him reliable transportation of his own.

For Jesus, the car represents far more than getting from one place to another. It represents independence, stability, and opportunity. Reliable transportation allows him to pursue better employment opportunities, maintain consistency, stay connected to his community, and continue building the future he envisions.

It has also opened the door for Jesus to give back.

Today, he volunteers with the Frederick Rescue Mission, an experience he describes as life-saving. Through volunteering, Jesus has found healing, purpose, and an opportunity to support others facing challenges similar to those he once experienced. Having his own vehicle makes it easier for him to continue serving his community.

Jesus's goal is simple: to become the best version of himself and make the people he loves proud. With every step forward, he is doing just that.

Jesus's story demonstrates what can happen when people are met with opportunity, support, and someone willing to believe in their potential. Through programs like Getting Ahead and Pathway to Transportation, and thanks to the generosity of United Way donors, individuals are gaining the tools, confidence, and stability they need to move forward.

Because when someone is given the chance to start again, the journey forward can change everything.

IMPACTING ALICE BY INVESTING $4.5 MILLION IN 2025-2026

Day of Action

Day of Action is one of the largest single-day volunteer events in Frederick County, taking place every October. On October 3, 2025, **281 volunteers took part in 30 service projects, totaling 2,623.5 volunteer hours.** Projects ranged from gardening and beautification of the outdoor spaces at Glade Elementary School to creating care packages for veterans and those with cancer with Asian American Center of Frederick. United Way also hosted a donation drop-off for urgently needed items to support community partner Beyond Shelter Frederick, including bottled water, laundry detergent, and more to support families experiencing homelessness.

Stuff the Bus

Each year, United Way of Frederick County partners with local businesses and donors to ensure students have the school supplies they need to succeed. In 2025, **nearly 300 bins were collected from 110 businesses**, alongside over $11,000 in individual donations used to fill supply gaps. We distributed 4,009 backpacks filled with supplies to 51 FCPS schools in the City of Frederick, Linganore, Urbana, Oakdale, and Walkersville areas, plus 500+ backpacks to students beyond the city through partners like BEACON and Middletown Valley People Helping People, for an impact of **approximately 4,500 Frederick County Public Schools students served.** Additional supplies helped fill school closets for year-round support.

VITA

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for local ALICE households. During the 2026 tax season, VITA volunteers **filed 821 tax returns, returning $1,749,899 to the community and saving ALICE households $251,226 in tax return fees.** Of the clients served this year, 27% received an Earned Income Tax Credit (EITC), putting more hard-earned money back into the hands of our ALICE clients. Special thanks to all of our incredible volunteer IRS-Certified Advance Tax Preparers for their hard work on this program!

Getting Ahead

Getting Ahead is a transformative 16-week program empowering ALICE families to understand economic and social barriers while building financial resilience. Through self-discovery and skill-building, participants gain tools to overcome challenges and create lasting change. This year, **32 individuals graduated from two cohorts, including Frederick County's second Spanish-speaking cohort**. Free childcare and gift card compensation supports participants' attendance and acknowledges their commitment. Many graduates include goals of owning a home or vehicle in the future story they develop through the program and have enrolled in our Pathway to Homeownership and other programs after graduation.

Community Schools Rental Assistance Program

The Community Schools Rental Assistance Program (CSRAP) provides families with students enrolled in FCPS Community Schools with emergency financial assistance if they are at risk of eviction, losing housing, are already experiencing homelessness, and/or need help securing a new rental. The program is being administered United Way of Central Maryland in partnership with United Way of Frederick County thanks to funding from the Maryland Department of Housing and Community Development (DHCD). **Since its launch, the program has supported 77 families with $637,588 in rental assistance.**

IDENTIFYING NEEDS: ADVOCACY INITIATIVES

LEAD

Equitable Access to Transportation

United Way of Frederick County's ALICE Report shows that transportation is a major issue for working families. Transportation is the critical link between home and work, medical appointments, self-care, healthy food, and educational opportunities. UWFC remains committed to strengthening transportation resources and safety for ALICE households. This includes:

- Investments in publicly available transportation, such as Transit Services, and microtransit options, such as UWFC's Ride United Network.
- Bus stop infrastructure, including benches and bus shelters
- Upgrades to pedestrian and bicyclist infrastructure, especially within the U.S. 15 redevelopment

Bridging the Digital Divide

Affordable internet services and personal devices are fundamental for healthy lives, education, and financial stability. Digital literacy, broadband, and devices enable ALICE households to make telehealth appointments, complete schoolwork, attend virtual classes or job trainings, seek employment opportunities, and conveniently complete public assistance applications. UWFC advocates for equitable access to these essential resources and digital literacy skill-building.

ENGAGE

Expanded Affordable Housing

The advancement of affordable housing solutions for ALICE households in Frederick County is of critical importance. This includes both access to affordable rental housing and homeownership opportunities, such as UWFC's Pathway to Homeownership program.

Access to Financial Stability and Education

UWFC advocates for additional investments in financial stability programs throughout the County. ALICE households have attained long-term benefits and financial stability from their access to essential financial literacy and asset building tools through programs such as UWFC's Pathway to Financial Stability, including VITA (Volunteer Income Tax Assistance), Credit Cafes, Budget Coaching, and Getting Ahead.

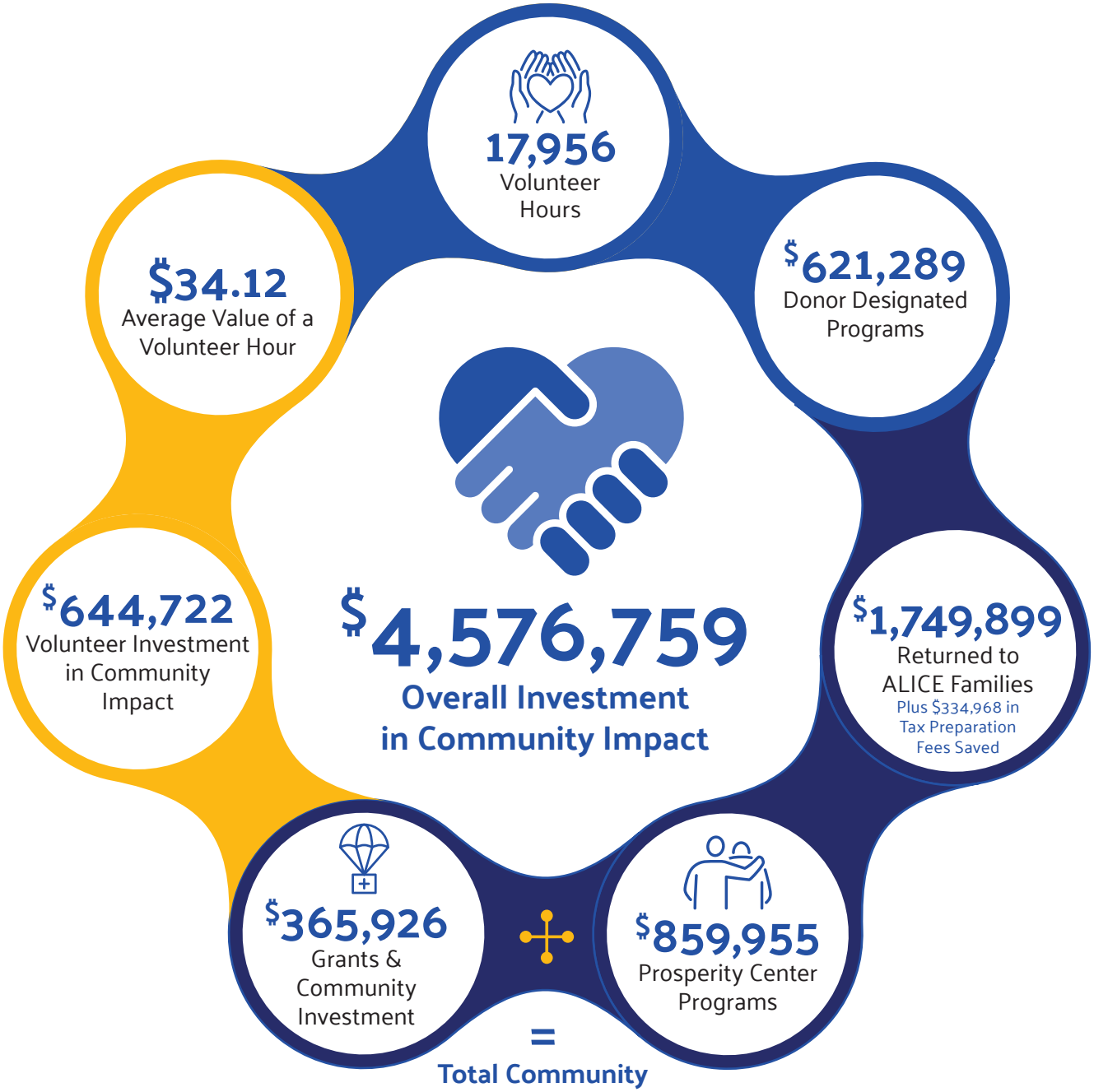
MONITOR

Expanded Healthcare Access

UWFC cares deeply about affordable, accessible, and tailored healthcare solutions for ALICE households. This includes healthcare solutions for seniors and older adults to age in place.

Affordable Childcare

UWFC seeks affordable and accessible childcare options for ALICE households. Childcare is essential for parents' access to employment, educational opportunities, and more.



United Way of Frederick County turns every $1 invested by contributors into $6.22 in direct community impact.



INCOME

21.75%	Campaign and Donor Support
28.00%	Special Campaigns (Unity & Direct Response)
18.03%	Grant Income
1.83%	Special Events and Sponsorships
30.39%	In-Kind Gifts



EXPENSES

81.62%	Programs/Designations/Grants
8.44%	Fundraising
9.94%	Administration

VOLUNTEERS MAKE A DIFFERENCE

Kelly Reid

Kelly first connected with United Way of Frederick County a few years ago through a company-wide volunteer opportunity with Wealth Enhancement Group. When she stepped back from her position in January 2026 and found herself with more time to volunteer, she saw an opportunity to put her financial services background to work by joining the Volunteer Income Tax Assistance (VITA) program.

What Kelly enjoys most is working directly with taxpayers who turn to her for guidance and support. She has encountered community members who needed more than help preparing their taxes; they needed someone to listen, offer reassurance, and treat them with compassion. With a background in psychology and social work, Kelly says helping people who need it has always been close to her heart.

But Kelly's commitment to giving back extends beyond VITA. She has also helped distribute Chromebooks through the Internet Access Initiative and sort school supplies for Stuff the Bus, work she finds surprisingly enjoyable. "Sometimes sorting pencils in the middle of the day is fun for me!" she says.

When asked what she would tell prospective volunteers about getting involved with United Way of Frederick County, she said, "It's a very rewarding experience, and I can't think of a better way to spend my time."



Kelly pictured third from left



Marguerite pictured second from right

Marguerite Heidenberg

For Marguerite, caring for children has always been close to her heart. Her parents ran a day nursery, where she helped care for children, and later, as a single mother raising two young children, she experienced firsthand how difficult it can be to navigate life without a strong support system.

That perspective has made her time volunteering with United Way of Frederick County especially meaningful. Marguerite began volunteering in 2012 with the Alan P. Linton, Jr. Emergency Shelter and quickly began forming bonds with the children and their parents. When COVID-19 brought that work to a halt, she missed the connections she had made.

Today, Marguerite brings that same compassion to United Way's Getting Ahead program, volunteering as a child care provider so parents can focus on learning and building the skills they need to create a more financially stable future. "It brings it full circle," she says. "I worked so hard throughout my life, and now I can give back and know I'm helping a parent who doesn't have a lot or have a support system."

For Marguerite, the greatest reward is the relationships she builds. Whether it's a hug from a child at graduation or reconnecting with a family years later, those moments remind her why she volunteers.

"There's no comparison to the relationships you build."

THE PROSPERITY CENTER

The Prosperity Center improves lives by creating a one-stop resource for individuals and families to improve financial knowledge, skills, and stability. Prosperity Center programs create Pathways to Financial Stability for local ALICE households, which make up 32% of our community.

Pathway to Homeownership

Households can open a Homebuyer Savings Account and earn more than $6 for every $1 they save, allowing them to put a total of $23,000 toward buying a home, and achieve their goal of first-time homeownership.

Pathway to Transportation

Households can gain independence by investing in their own private transportation. A household can open a Car Program Savings Account and save a portion of the total expense of a vehicle. After completing the program, in partnership with Second Chances Garage, households will purchase their own safe, reliable vehicle.

Free Credit Counseling

Households can attend a Credit Café, get a free credit score and report, and review it with an advisor. They can learn how to build and maintain a good credit score.

Free Budget Coaching

Households can improve their money habits to build a better future for their families. Working for at least six sessions with a free volunteer budget coach, they can learn how to track expenses, pay down debt and increase savings.

VITA: Free Tax Preparation

The Volunteer Income Tax Assistance (VITA) program offers free basic tax return preparation for qualified individuals. Utilizing the VITA program allows ALICE households to maximize their tax returns, keeping more of their hard-earned money in-hand to achieve their next financial goal.

Ride United Network (RUN)

RUN is an initiative to overcome transportation barriers in Frederick County. This rideshare program offers free or discounted rides to ALICE individuals and families not served by public transportation, as well as those most vulnerable seeking services from the nonprofit community and veterans. In addition to the rideshare program, RUN harnesses flexible transportation options from partner agencies to fill critical service gaps for seniors, youth, rural trips, and mitigating impaired driving.

Getting Ahead

Getting Ahead is a 16-week self-discovery program empowering ALICE families to understand the economic, social, and policy factors impacting their financial stability. Participants work together to build practical skills, set goals, and develop strategies to overcome barriers, laying a strong foundation for long-term financial security, career growth, and improved quality of life.

This year, 10 Prosperity savers graduated, 17 began our matched savings programs, and 25 continued their journey to begin a better life. In addition, 32 individuals graduated from Getting Ahead equipped with the tools they need to strengthen their financial security.

The Prosperity Center is a partnership between United Way of Frederick County and a number of funders and local nonprofit partners. United Way of Frederick County's Prosperity Center plays a unique role in providing financial stability for our most vulnerable neighbors. We believe that health, education, and financial stability are key to the well-being of ALICE households in Frederick County as they work toward achieving their full potential.

PATHWAY TO HOMEOWNERSHIP: BUILDING A FOUNDATION FOR FAMILIES

For many hardworking families, homeownership can feel out of reach. Rising housing costs, limited savings, and the challenge of covering a down payment and closing costs can make owning a home feel impossible. United Way of Frederick County's **Pathway to Homeownership** program is helping change that.

The program supports qualified ALICE (Asset Limited, Income Constrained, Employed) households as they build savings, strengthen their financial skills, and take a meaningful step toward long-term financial stability. Participants save $3,000 and, upon completing program requirements, receive a $20,000 match, providing up to $23,000 toward eligible home purchase costs. Program participants also undergo budget coaching, credit counseling, and first-time homebuyer education.

The need for affordable homeownership is particularly significant for single mothers. **According to the ALICE Report, 75% of single mothers in Frederick County are ALICE, working, but struggling to afford the basic costs of living.** For these families, the path to homeownership can be especially difficult.

Enter United Way's Pathway to Homeownership. **In June 2026, 34 clients had graduated from the program and purchased homes of their own.** Of those graduates, 91% are women, and 71% are single mothers.

For these mothers, homeownership means more than having a place to live. It means creating a stable foundation where their children can grow, learn, and make memories. It means replacing the uncertainty of rising rent with the security of knowing they have a home of their own. And it means investing in an asset that can build financial stability and wealth for their families over time.

For their children, the impact can last even longer. Watching a parent achieve the goal of homeownership shows them that hard work, preparation, and the right support can turn an ambitious dream into reality.

Through financial resources, education, coaching, and community partnership, Pathway to Homeownership is helping families move from simply getting by to building a future.

For each of the 34 graduates, homeownership represents more than a set of keys. It represents stability, opportunity, and a stronger foundation for the future.

United Way is thankful for the partnership with Frederick County, which allows for clients to receive the $20,000 matched savings.



DESIREE'S STORY

"TRUSTING THE PROCESS" TO HOMEOWNERSHIP

For Desiree, homeownership was about much more than having a place to live. It was about creating stability, security, and a future for her children. She dreamed of a forever home where her family could put down roots, make memories, and proudly say, "This is our casita."

Determined to turn that dream into reality, Desiree joined United Way of Frederick County's Pathway to Homeownership program on a fast-track route. Motivated and eager to learn, she embraced every part of the process and gained a new understanding of what was possible as a first-time homebuyer.

One of the most valuable lessons she learned was how credit impacts everyday life. But the program offered Desiree more than financial education. It gave her support and encouragement as she balanced work, parenting, homework, and program requirements.

Her Budget Coach played an important role in that journey. His flexibility, encouragement, and genuine investment in her success helped make the process manageable. Desiree never felt like she was navigating the journey alone.

That support was especially meaningful during the closing process. With tight deadlines and endless paperwork, Desiree began to feel overwhelmed. Then she received a call from Joyce, United Way's Director of Operations, reassuring her that the necessary program documentation had already been handled. Desiree could focus on completing her coursework and taking the final steps toward homeownership.

Today, Desiree is the proud owner of what her friends and family lovingly call the "Full House" home. Her new home has already become a place filled with laughter, memories, and hope. For Desiree and her children, it represents stability, confidence, perseverance, and a dream realized.

As the first Hispanic graduate of the Pathway to Homeownership program, Desiree is also passionate about helping others see themselves as future homeowners. She knows the process can feel out of reach, particularly when information and resources are not always accessible within every community. Her message is simple: trust the process. It takes hard work, but it is worth it.

Through Pathway to Homeownership, Desiree didn't just gain a house. She gained a foundation for her family's future and the confidence to show others that homeownership is possible.

CARMEN'S STORY

A CATALYST TO NEW POSSIBILITIES

For Otilia del Carmen, known as Carmen Ramos in her community, music has always been a way to connect with others. A Catholic singer, entrepreneur, and dreamer, Carmen was ready to take a step beyond what was familiar and discover what might be possible for her future.

In June 2025, Carmen graduated from Getting Ahead, as part of Frederick County's first Spanish-speaking cohort. The experience, she says, was a "powerful push forward" that opened her eyes and her mind to new possibilities.

Through the program, Carmen gained practical tools to help her grow in every area of her life. More importantly, she began to see that achieving her dreams would require her to step beyond her comfort zone with consistency, discipline, effort, optimism, and faith.

"I discovered that there is much more beyond my environment and my comfort zone," Carmen shared. "To achieve your dreams, goals, and purpose, you have to take an extra step to reach them."

The experience inspired Carmen to put those lessons into action. When she completed the program, she wrote a song about her Getting Ahead journey. One line captures the confidence she gained: "There is no barrier that can stop me. Now that I am moving forward with strength and faith, I will achieve it."

One year later, Carmen is doing exactly that. She continues to pursue her dreams with optimism and determination. She is recording her music, has started her own business, and continues working toward the goals she once may have thought were beyond her reach.

For Carmen, Getting Ahead was not simply a program. It was a catalyst for seeing new possibilities and believing she had the tools to pursue them.

Now, she hopes others will take that same step forward. "I invite anyone to consider being part of this program that can open new paths for them."

Carmen's journey shows the power of opportunity, knowledge, and belief in what is possible. With the right support, one step forward can open the door to an entirely new path.







Photo courtesy of Advocates for Homeless Families

2026 UNITY CAMPAIGN

The Unity Campaign is a collaborative project between nonprofits, sponsors, and the greater Frederick community to support our most vulnerable neighbors.

In March 2026, our community showed once again that United is the Way. The 12th Unity Campaign brought donors and local nonprofits together to raise more than $650,000 from over 1,200 donors in support of 36 local organizations. Together, these organizations are helping our neighbors navigate critical challenges facing ALICE households, from housing and transportation to food insecurity and financial stability.

2026 Participating Nonprofits

Advocates for Homeless Families
American Red Cross (Western MD)
Asian American Center of Frederick
Blessings in a Backpack, Inc.
Boys & Girls Club of Frederick County
Blessed Provisions Diaper & Toiletry Bank
Coalition for a Healthier Frederick County
Care Net Pregnancy Center of Frederick
Children of Incarcerated Parents Partnership
City Youth Matrix
Change the Conversation
Centro Hispano de Frederick
Farm to School Frederick
Girls on the Run of Mid & Western Maryland
Helping Hands and Caring Hearts
Housing Frederick
Interfaith Housing Alliance
L'Arche Frederick Maryland, Inc.
Literacy Council of Frederick County
Maryland Ensemble Theatre (MET)
Middletown Valley People Helping People
Mobilize Frederick
Partners In Care Maryland, Inc.
Platoon 22
Second Chances Garage, Inc.
SOAR, Supporting Older Adults Through Resources
Society of St. Vincent de Paul - St. John Conference
SHIFTurn Collective
Safe Ride Foundation
Steadfast, Standing Firm Against Youth Homelessness
The Arc of Frederick County
The Monocacy Foundation
The Ranch, Inc.
United Way of Frederick County
Woman to Woman Mentoring, Inc.
YMCA of Frederick County

A BUSINESS COMMUNITY THAT CARES

We are grateful for the individuals, businesses, and organizations at the heart of making change happen in Frederick County.



Corporate Triple Crown

Outstanding Organizations who ran Workplace Campaigns, Gave Corporate Gifts (Direct Gifts, Sponsorships, and/or Gift Matching), and Volunteered.

Ausherman Family Foundation
CareFirst Blue Cross Blue Shield
Costco Wholesale
ACNB Bank
Frederick City Government
Frederick County Government
LSWG
PNC Bank
The Plamondon Companies
Wegmans Food Markets, Inc.
Woodsboro Bank

2025 Leadership Breakfast Sponsor

PNC Bank

2025 Day of Action Sponsors

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ACNB Bank
HealthWell Foundation
Middletown Valley Bank
Nymeo Federal Credit Union
Patriot Federal Credit Union
Phoenix Mecano
Thermo Fisher Scientific

2025 Stuff the Bus Sponsors

Frederick National Laboratory for Cancer Research
M&T Bank
Rotary Club of Carroll Creek

2026 Unity Campaign Incentive Fund Sponsors

Ausherman Family Foundation
Delaplaine Foundation, Inc.
Natelli Communities
The Randall Family Donor Advised Fund at the Community Foundation of Frederick County
Frederick News Post
Frederick Social
Phoenix Mecano
Triple J Hospitality LLC (Maxwell's)

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Society of St. Vincent de Paul
Staples
State of Maryland
Wegmans Food Markets, Inc.
WLR Automotive Group

TOCQUEVILLE SOCIETY:

LOCAL CHAMPIONS DEEPLY INVOLVED IN THE MISSION

The Tocqueville Society recognizes local philanthropic leaders and volunteer champions who have devoted time, talent, and annual contributions of $10,000 or more to create long-lasting positive change.

Margaret Bruckart · George B. Delaplaine · Harry George
Sharon Jacko · Alice Kolb, Trust · Wayne Kaiser · Ken Oldham
James Reese · Ryan Yu

Leaders United
$1,000-2,499

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John Allender
Brian J. Anderson
Lori Beaudoin
John & Holly Bohman
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Teresa Calzonetti & Terry Yamaguchi
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Joseph D. Baker Fund
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Suman Phogat
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Red Feather Society
$5,000-9,999

John & Ann Abbott
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