

STAND BY ME® IMPACT REPORT

2024-2025



Powered by the State of Delaware
& United Way of Delaware

**ADVANCING FINANCIAL FREEDOM FOR ALL:
BREAKING BARRIERS, SECURING FUTURES**

Empowering Families to Thrive

In Delaware, 40% of residents fall below the ALICE (Asset Limited, Income Constrained, Employed) threshold, working hard yet still struggling to afford basic needs like housing, childcare, healthcare, and education.

Stand By Me® Transforms Challenges into Opportunities.

Launched in 2011 as a public-private partnership with the State of Delaware, Stand By Me® empowers individuals and families to build stability, confidence, and a brighter future. Through proven financial coaching, community workshops, and on-demand resources, the program equips everyday Delawareans with the tools and support to achieve their goals, thrive, and create lasting change for themselves and their communities.

Why This Matters: Financial Security is Foundational

Financial security unlocks opportunity at every stage of life.

- In childhood, it provides access to education, healthcare, and essential stability.
- As young adults, financial security enables investment in education, taking smart risks, and avoiding early debt.
- During working years, it supports homeownership, raising a family, and pursuing meaningful career growth.
- In later life, it ensures a dignified retirement, quality healthcare, and the ability to age with independence.

Without financial security, people are trapped in survival mode, reacting to crises instead of building a future. With it, they can dream bigger, weather setbacks, and forge ahead in life.

Our Collective Impact to Date

39,000+ Clients Served

\$64M

Saved Collectively

\$44M

Debt Reduced

+91

Average Credit Score Increase

1,468

Homes Purchased -
\$360M economic activity

160+

Minority Small Businesses Served -
60%+ doubled revenue

88,000+

Students Served through
Career/College Readiness

With tailored programs for young adults, small business owners, early childhood educators, aging Delawareans, and more, Stand By Me® ensures that no matter who you are or where you start, the path to financial stability is within reach.

Stand By Me Stood By Them



Scan the QR code
to see the video or
visit: bit.ly/4hwfKXV



A MOTHER & DAUGHTER'S STORY



Scan the QR code
to see video or
visit: bit.ly/470XzGe

Financial security isn't just stability – it's freedom.

Programs That Meet People Where They Are

Stand By Me®

Financial Coaching

5,850+

Clients served
2024-2025*

\$17M

Savings

\$12.2M

Debt Reduced

Our cornerstone program offers free, one-on-one coaching to help Delawareans take control of their budgets, credit, debt, and savings. Coaches are embedded in trusted community spaces to meet clients where they are.



Stand By Me®

50+

490+

Clients served
2024-2025

\$1.8M

Savings

\$1.2M

Debt Reduced

Focused on older Delawareans, this program helps clients navigate income changes, prepare for retirement, avoid scams, and access benefits with confidence.



Stand By Me®

Childcare

1,000+

Clients served
2024-2025

\$2.7M

Savings

\$1.3M

Debt Reduced

Designed for early childhood educators and childcare providers, this program combines personal financial coaching with business operations guidance, supporting the people who care for our youngest learners.



*This includes all SBM clients, including specialized programs.

Stand By Me®
Hispano

650+

Clients served
2024-2025

\$1.4M

Savings

\$880K

Debt Reduced

Statewide Spanish-speaking coaches provide culturally relevant financial guidance to Latino individuals and families, building trust and financial empowerment within all communities.



Stand By Me®
Home

1,670

Clients served
2024-2025

\$4.9M

Savings

\$4M

Debt Reduced

In partnership with NeighborGood Partners and the Delaware State Housing Authority, this program helps first-time homebuyers get mortgage-ready with tailored homeownership coaching and credit support.



Stand By Me®
Workforce Development

560+

Clients served
2024-2025

\$4M

Savings

\$4.2M

Debt Reduced

We support individuals who are training for new employment opportunities or re-entering the workforce by pairing career development with personalized financial coaching, enabling informed financial decisions in times of transition.



Programs That Meet People Where They Are

Stand By Me®

Minority Small Business

67

Businesses served
2024-2025

72%

Revenue
Increased

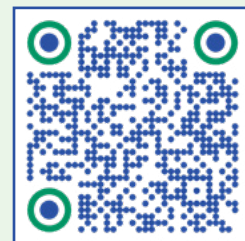
61%

Revenue
Doubled

We coach small businesses and provide technical assistance to strengthen business financial health, overcome barriers to growth, and boost revenue. As businesses grow, they fuel job creation, increase local consumer spending, and build a stronger, more resilient economy.



Finance Mentor™ is an all-digital financial coaching program that helps individuals and families move from financial hardship towards financial freedom.

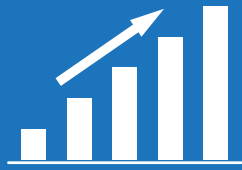


Scan the QR code or visit:
<https://sbm.financementor.com>

 Finance Mentor™

How We Work Collectively for Impact

Stand By Me® operates using a robust collective impact model—leveraging shared goals, consistent metrics, cross-sector collaboration, and United Way of Delaware’s backbone support to drive systemic outcomes across the state.



Common Agenda	Shared Measurement System	Mutually Reinforcing Activities	Continuous Communications	Backbone Organization
Empowering Delawareans to Achieve Economic Stability & Empowerment	Stand By Me Finance Mentor™	Continuum of Support Cross-Sector Partnerships United Brand and Trainings	Regular Communities of Practice Site Visits Shared Learning & Reporting	Outcomes & Impact Reporting and Compliance Mobilizing Fundraising

Stand By Me® NexGen

Stand By Me® NexGen equips students with the financial literacy and career readiness skills they need to thrive, including postsecondary financial planning. Over the past year, the program reached more than **8,400 students and families across 47 schools** statewide, helping to prepare the next generation for lifelong success and make Delaware 13th in the nation for FAFSA completion.



Stand By Me® is a joint project of the State of Delaware and United Way of Delaware. Our programs are made possible thanks to the support of funders and partners who understand that financial health is vital to the well-being of all Delawareans.

COLLECTIVE IMPACT PARTNERS



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Join The Movement

Contact Michelle Taylor at mtaylor@uwde.org

Visit: standbyme.org

