

Financial Stability: Building Confidence, One Step at a Time



After years of working hard to support her family, Denise felt like she was doing everything right but still couldn't get ahead. Unexpected expenses kept piling up, savings felt out of reach, and buying a home seemed out of reach.

Then a coworker encouraged her to connect with Stand By Me, United Way of Delaware's free financial coaching program.

Working one-on-one with a financial coach, Denise created a realistic budget, improved her credit, paid down debt, and built an emergency savings fund. Step by step, her confidence grew alongside her financial stability. Four years later, she achieved something she once believed was impossible: she became a homeowner.

Denise's journey reflects what happens when people have access to trusted guidance and practical support. Since its launch, Stand By Me has helped more than 40,000 Delawareans strengthen their financial futures through free, confidential coaching. Together, participants have saved more than \$64 million, reduced debt by more than \$44 million, and improved their average credit score by more than 90 points.

A single conversation can change a financial future. Your support helps make those conversations possible.