

## Contributor's Corner

### Woodsboro Bank Spotlight

For the team at Woodsboro Bank, dedication to the betterment of the community is an integral part of their “OneWoodsboro” culture. From the beginning, they have placed community at the forefront of every piece of their work. A key piece of this culture is their annual workplace giving campaign, which provides team members with a simple way to support their neighbors with a contribution through payroll. “My bank colleagues and I are enthusiastic supporters of the United Way because they are an excellent steward of our contributions. Our workplace campaign reinforces our bank’s “OneWoodsboro” culture of caring for each other and the community,” noted Woodsboro Bank CEO Steve Heine.

Every year, Woodsboro Bank strives for 100% participation from their team in their campaign. To encourage participation, they host a themed spirit week and raffle prizes for those pledging their support. This year’s theme was inspired by Mr. Rogers, with special magnets for participants featuring Mr. Rogers signature red cardigan dubbing them a member of the Good Neighbor Club.

As Hannah Mercer, one of Woodsboro Bank’s Employee Campaign Managers, said, “United Way of Frederick County has opened many doors to help our colleagues give back to our neighbors and clients.” United Way is proud to help Woodsboro Bank increase their connection with the community.

## Ride United Program Offers Free Lyft Rides to Local Veterans

### Pilot program addresses transportation barriers faced by veterans and ALICE households

Lack of reliable, safe, convenient transportation is a major barrier for local veterans and ALICE households looking to access health care, healthy food, employment opportunities, and more.

Ride United, in partnership with 2-1-1 and thanks to generous funding from United Way Worldwide and the Aushman Family Foundation, will address these unmet transportation needs for individuals and their families.

In February, United Way announced a Ride United expansion to offer free and discounted Lyft rides to veterans and ALICE households in Frederick County. Riders who meet specific eligibility criteria may obtain free or discounted Lyft rides. Rides can be accessed for six areas of need: food access, employment, education, economic stability, health, and legal needs. Rides will also help veterans get to and from their healthcare appointments. Those with military service history can call 2-1-1 to set up a ride.

United Way is working to ensure that no veteran will go without a ride.

United Way will pilot the Ride United program through June 30, 2022 and use the data to inform long-term transportation solutions. United Way is also partnering with SHIP and Advocates for Homeless Families so they can provide rides to their clients. To date, the program has provided approximately 100 rides to health appointments, grocery stores, employment, and more.

**Ride United is a critical tool in the transportation toolbox for ALICE households in Frederick County.**

# Mission Measures\*

United Way of Frederick County mobilizes the caring power of the whole community to improve lives.

3,430

Donors

10,616

Volunteer Hours

1,090

Volunteers

\*Data from FY22 through January 31, 2022



## VITA is Critical: Earn It, Keep it & Save it!

VITA provides free tax prep for ALICE households

The Volunteer Income Tax Assistance (VITA) Program provides free federal and state tax preparation services by IRS-certified volunteer preparers to households and individuals who made less than \$58,000 in 2021.

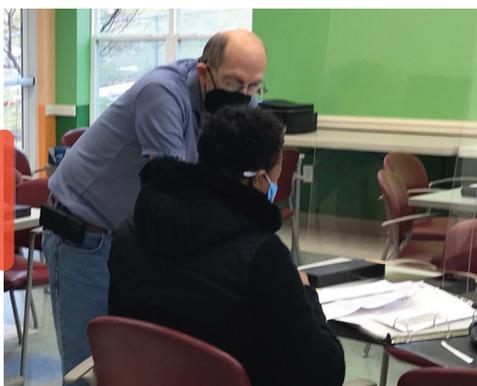
Every year, many ALICE households pay hundreds of dollars in tax preparation fees because they have no alternatives. Some fall victims to predatory lenders, ending up paying more in charges than they receive in refunds. If filing their own taxes, these taxpayers may fail to claim tax credits such as the Child Tax Credit or Earned Income Tax Credit, for which they are eligible.

**VITA helps ALICE households keep more of what they earned. In 2019 and 2020, VITA served 610 ALICE households, saving each approximately \$273 in tax preparation fees, and netting an average return of \$2,000.**

This year's VITA program goal is to help at least 500 hardworking low-and middle-income households keep as much of their earnings as possible. Through VITA, United Way also connects households with basic financial education and asset-building programs such as the homeownership match savings account program, budget coaching, and the Credit Café.

VITA offers in-person appointments at the Hillcrest Community Center, 1150 Orchard Terrace, Frederick, through April 15 by appointment only. 2-1-1 provides scheduling. Our new Ride United program can provide transportation to and from the tax preparation site.

VITA is a critical stop on the Pathway to Financial Stability!





**Know a Veteran  
Who Needs A Ride?  
Call 2-1-1**



**Thank you to our Leaders United donors who have contributed or pledged a gift of \$1,000 or more since July 1, 2021**

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## Tia's Pathways to Financial Stability

### What we accomplished because of YOU

On Friday, January 21, Tia received the keys to her new 2005 Toyota Sienna from Second Chances Garage. With the help of the Prosperity Center and the Pathway to Transportation program, Tia was able to ensure that she and her child have reliable transportation.

Tia is a single parent. As well as having her own transportation needs, such as work and attending college, Tia is also responsible for her child's transportation. Tia says that having a car is a big help with demands such as her "career, education, being a single parent, providing food for [her] household, [and] taking care of [her] personal business." Having a car ensures that Tia and her child can meet their basic needs. Reliable transportation is a necessity in a place like Frederick County, where walking or bicycling is not always a viable option and public transportation doesn't service many neighborhoods and job areas.

While investments like a car can be beneficial and save an individual or family money in the long run, they often include short-term expenses that are out of budget. That is why programs such as the Pathway to Transportation exist, to help families and individuals, including Tia, on the Pathway to Financial Stability.

Through the Prosperity Center, Tia worked with a budget coach and the Credit Café to change her approach to budgeting and improve her credit score. Improving her credit score is just one way that Tia has been preparing for the next big investment into her family's future, buying a house. According to Tia, her experience with the Prosperity Center was amazing and heartfelt.

"It made me realize how blessed I am, even more with their help."

**Thank you for joining us in our fight for the health, education, and financial stability of every person in Frederick County. Your contributions help ALICE households on the Pathway to Financial Stability!**



**Give Today!**



United Way of Frederick County

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## UnitedWayFrederick.org

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## Who is ALICE?

ALICE are individuals and families in Frederick County who are:

### Asset Limited

Don't have a safety net for emergencies.

### Income Constrained

Income falls short of covering basic necessities like food, housing, healthcare, child care and transportation.

### Employed

Work but cannot afford a basic cost of living.

*Our biennial ALICE Report provides critical data about who cannot afford a basic cost of living in Frederick County*



**SHINEA'S BARRIERS:**  
Savings to Purchase Her First Home, COVID-19 Layoffs

**SHINEA'S PATHWAY TO FINANCIAL STABILITY:**  
Homeownership, Budget Coaching, Credit Counseling

For Shinea, buying a home was about more than having a place to live, it was about being a role model for her two children and setting a precedent for her family.

For six years, Shinea saved \$25 each month towards a down payment on her first home. Through United Way's Prosperity Center, she qualified for matched savings and in March 2021, she moved into her new home!

*Thanks to this program through the Prosperity Center, Shinea was able to set a shining example of determination and perseverance for her kids!*



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**34 local organizations coming together to serve Frederick.**

Unity Campaign: March 9-31, 2022  
UnityFrederick.com