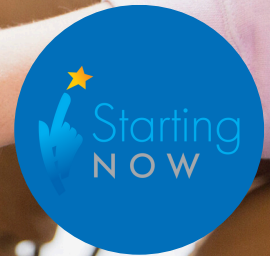


# 2023 Annual Report



## Letter from our Director

Dear Friends, Partners, and Supporters,

As we reflect on 2023, I am filled with immense pride and gratitude for the achievements and progress we've made together. Through your trust, dedication, and collaboration, **Starting Now Corporation** has continued to make a tangible impact in the lives of thousands of individuals striving for financial stability and empowerment.

This year, we provided **6,278 one-on-one credit and housing counseling sessions** and guided **2,040 individuals** through free consultations. Each success, whether in securing a loan, purchasing a home, or improving a credit score, is a testament to your support and belief in our mission.

As we look ahead, I am excited for what the future holds. Together, we will continue to build stronger communities and support more individuals in their financial journeys. Thank you for being a critical part of this transformative process.



**Katya Zevallos**  
Executive Director

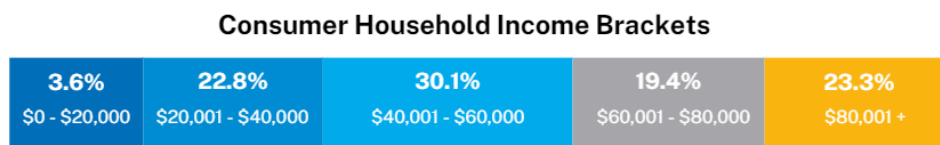
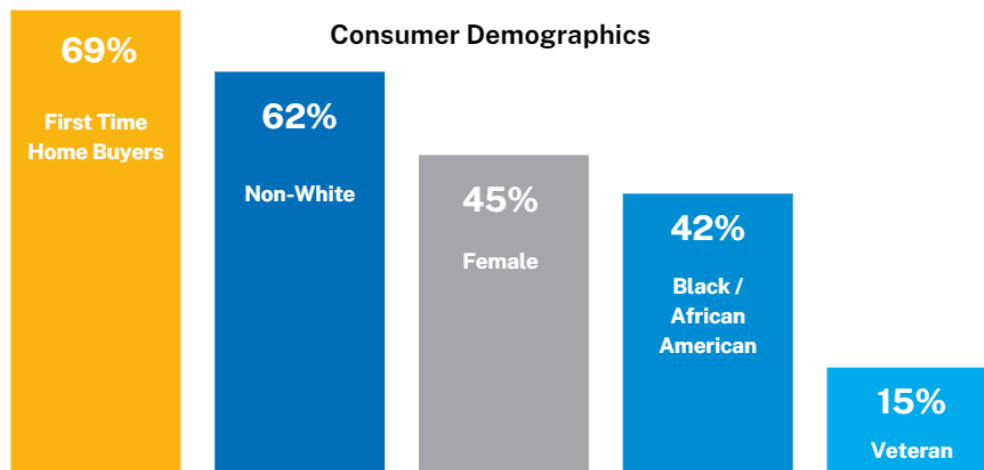
# Our Mission

At **Starting Now Corporation**, our mission is a powerful catalyst for change! We are here to **EMPOWER** underserved communities—including low- to moderate-income individuals, minorities, immigrants, women, and veterans—with the tools they need to transform their lives. Our mission extends beyond financial stability; it's about breaking the cycle of generational poverty and fostering long-term economic success.

We're committed to making dreams a reality by helping individuals and families take control of their financial futures and unlock limitless possibilities. Through unwavering dedication, we bring financial education, personalized credit counseling, and expert housing guidance to the forefront. We believe financial literacy and economic opportunity should be accessible to all—and we're here to make that happen.

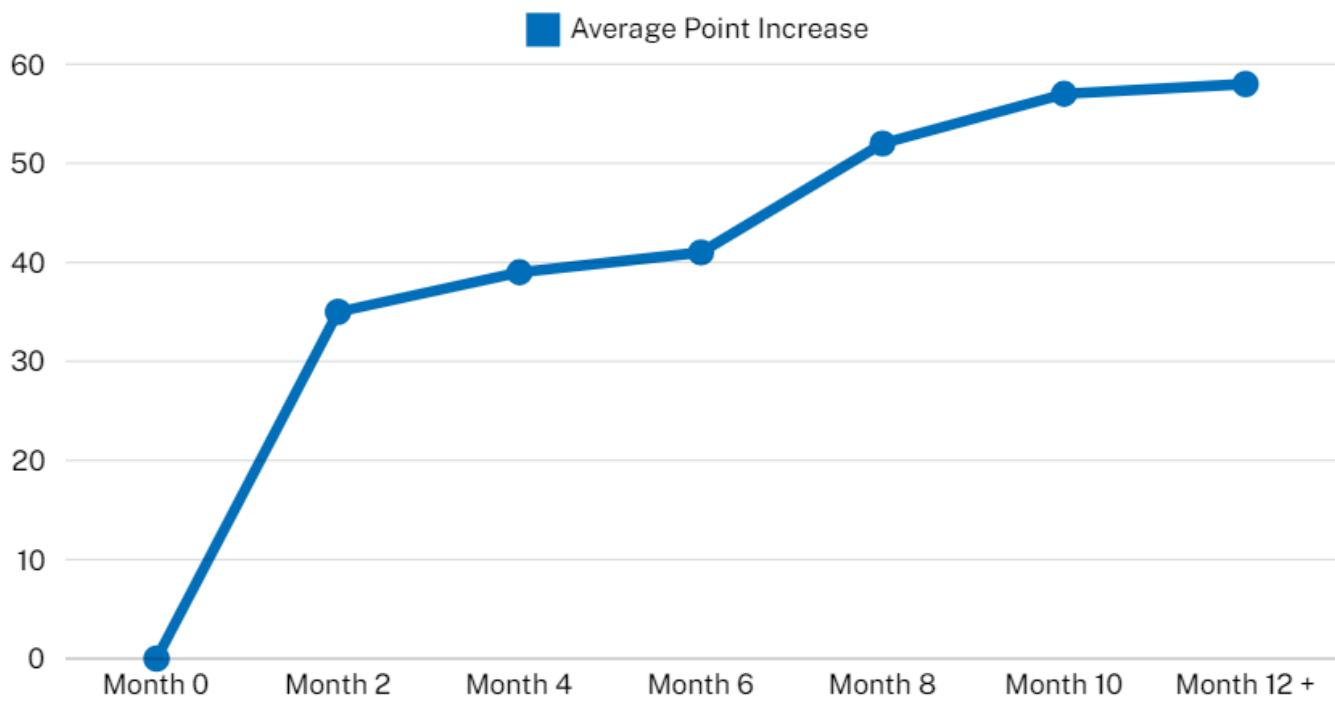
**Join us** on this incredible journey as we empower communities, change lives, and pave the way for a brighter, more prosperous future. Let's make those dreams happen—starting NOW!

# Our Clients

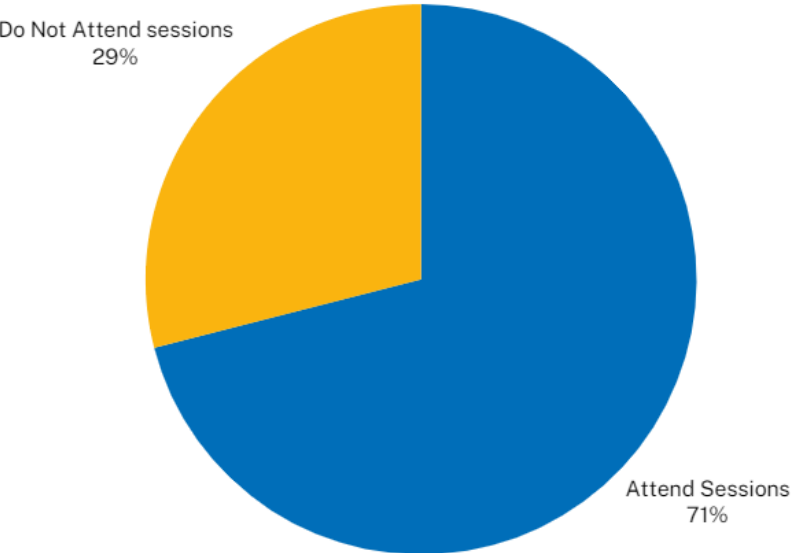


# Our Results

Average credit score increase

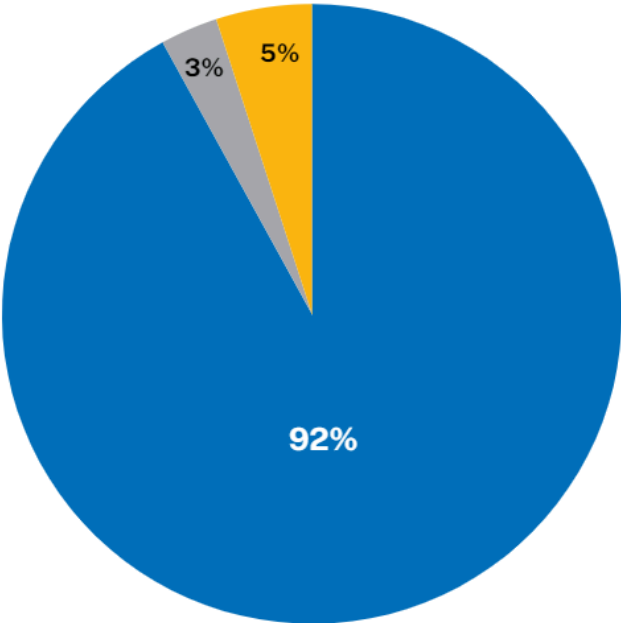


### Average consumer attendance to counseling sessions



### Consumer Satisfaction Survey Results

Very Satisfied Satisfied Not Satisfied



## Feedback and Testimonials

“

My coach was absolutely amazing. She went well above and beyond and I see a huge improvement. *Scott, A. NY*

I was going through a terrible breakup and my coach tracked me down to make sure I was okay. I owe her so much. I never thought my credit score could go from 540 to 709 in just a year, but she did it! *Susan, W. NM*

My coach is so knowledgeable, she really made me feel like I'm in the right hands. She took the time to explain my credit cards to me. I'm very hopeful and excited for what is to come. *Juana, C. AZ*

“

I'm super charged up as I see my credit scores rise. I've learnt from you the significance of working together. You've invested your time, your patience and your energy assisting me. I know you have many other clients that are depending on your skills and dedication, yet you've always treat my case with respect, never with bias and because of that change is happening. Thanks for your commitment, it really does make a difference. *Stacy, M. FL*

I am very satisfied and in just a short period of time my credit has increased so much and I am looking forward to seeing much more! *John, L. CA*

“

My coach not only did she go above and beyond my expectations, but she also raised my credit score by almost 100 points in 3 months! *MaryAlice, F. FL*

My coach genuinely cares about your financial well-being and with her guidance I'm now on the path to financial success. *Brenda, M. NV*

Amazing work! Life changing! I am so happy I worked with you to take my credit into the 700's. *Andrea, B. FL*

“

Very helpful, professional yet personable, and informative. Already seeing good results due to my coach's guidance and efforts! *Khalid, A. TX*

My coach is very professional and with a plan of action to help me better my score to meet my financial needs. *Fabiola, G. CA*

My coach takes the time to explain everything to me. I am new to understanding how credit works and how you get your scores and your history. *Amber, M. NY*

“

Extremely professional, extremely friendly. I love love love talking to my coach. She is very informational and confident in seeing me to where I need to be. She believes in me and she helps me believe in myself. I'm the luckiest person in the world! *Della, A. CO*

My credit scores are going up and there is more clarity about the options I have down the road. *Said, E. CA*

# 2023 Impact Overview

In 2023, we reached new heights in delivering financial empowerment services. Our goal was to equip individuals and families with the knowledge and tools to take control of their financial futures, and the results speak for themselves:

- **2,040 free consultations** provided to individuals seeking financial guidance.
- **6,278 one-on-one credit and housing counseling sessions** delivered to help participants achieve their financial goals.
- **47%** of individuals who attended free consultations continued with personalized credit and housing counseling sessions.
- **85%** of participants sought help with homeownership, while **15%** aimed to improve their credit and overall financial capabilities.

## Key Outcomes:

- **76.9%** of participants experienced credit score improvements.
- **25%** of participants saw credit score increases between **50-99 points**.
- **11%** of participants improved their scores by over **100 points**.
- The average time for participants to reach their credit score goals was **6.9 months**, a significant improvement over previous years.

# Previous Years' Impact

The success we achieved in 2023 is part of a broader, consistent trend of growth and impact across previous years:

- **2022:**
  - **4,503 one-on-one counseling sessions** were delivered.
  - **1,111 free consultations** completed, with **49%** continuing into counseling sessions.
  - **81%** of participants sought homeownership, and **77%** saw credit score improvements.
  - **26%** of participants improved their scores by **50-99 points**, while **12.4%** saw an increase of over **100 points**.
  - The average time to reach credit goals was **8.8 months**.
- **2021:**
  - **4,855 one-on-one counseling sessions** provided.
  - **1,823 free consultations**, with **29%** continuing into counseling sessions.
  - **85%** of participants sought homeownership.

- **76.4%** experienced credit score improvements, with **26%** improving by **50-99 points** and **10%** by more than **100 points**.
- Average time to reach credit goals was **7.7 months**.

## Program Initiatives in 2023

Throughout 2023, **Starting Now Corporation** delivered a range of impactful programs designed to address the unique financial challenges faced by low-to-moderate income individuals:

### **One-on-One Credit & Housing Counseling:**

Our one-on-one counseling sessions offered tailored financial advice, helping participants improve credit scores, manage debt, and navigate the homeownership process. We provided **6,278 counseling sessions** over the course of the year.

### **Financial Education Webinars:**

We conducted **bi-monthly public webinars** open to the community, each serving up to **100 participants**. These webinars covered critical financial topics such as:

- Budgeting and debt management,
- Credit score improvement, and
- Preparing for homeownership.

The webinars helped hundreds of participants gain the knowledge and confidence needed to take control of their financial futures.

## Partnerships and Community Engagement

Our work in 2023 was made possible through the continued support of our community partners. We are deeply grateful for our partnerships with:

- **Freddie Mac,**
- **WesBanco,**
- **Prosperity Home Loans,** and
- **The Wounded Veterans Relief Fund,**

These collaborations allowed us to offer subsidized counseling services, making our programs more accessible to those in need. Our partnerships played a key role in expanding our reach and deepening our impact.

## Looking Forward

We anticipate exceeding our 2023 milestones in both the number of sessions provided and the financial outcomes achieved by our participants. This growth demonstrates the effectiveness of our programs and the dedication of our team, partners, and participants.

In 2024, we will focus on:

- Expanding our services to reach more individuals in need of financial guidance,
- Strengthening our partnerships to ensure ongoing support for participants, and
- Innovating the ways we deliver financial education to ensure our programs remain accessible and impactful.

With continued support, we look forward to empowering even more individuals to achieve financial stability and long-term success.

## Gratitude and Recognition

We want to express our deepest gratitude to everyone who made 2023 a success:

- Our **participants**, for their dedication to improving their financial futures,
- Our **partners**, for their ongoing collaboration and support, and
- Our **staff**, for their hard work and commitment to making a difference.

Together, we have made a profound impact on the lives of many, and we are excited to continue this transformative journey in 2024.



Thank you for being part of the Starting Now Corporation community.



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