

2024 Annual Report



Letter from our Director

Dear Friends, Partners, and Supporters,

As we reflect on 2024, I am once again filled with deep gratitude and pride in the collective impact we have made. Your unwavering trust, dedication, and collaboration have enabled Starting Now Corporation to continue empowering individuals on their journey toward financial stability and success.

This year, we provided **6,314** one-on-one credit and housing counseling sessions and guided **2,308** individuals through free consultations. Each milestone—whether securing a loan, purchasing a home, or improving a credit score—represents a life changed and a step toward economic empowerment. These achievements are only possible because of your support and belief in our mission.

Looking ahead, I am excited about the opportunities before us. Together, we will continue to strengthen communities, uplift individuals, and expand our reach to help even more people achieve financial independence. Thank you for being a vital part of this transformative journey.



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!

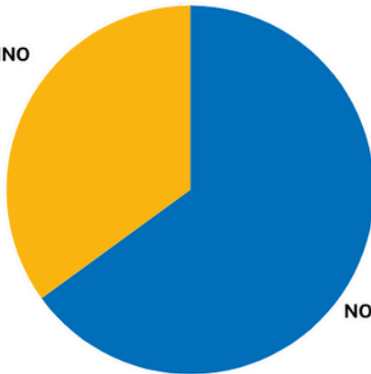


Our Clients

Demographic Statistics

ETHNICITY

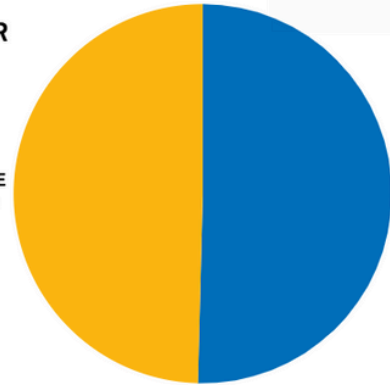
HISPANIC/LATINO
35%



NOT HISPANIC/LATINO
65%

GENDER

FEMALE
49.6%

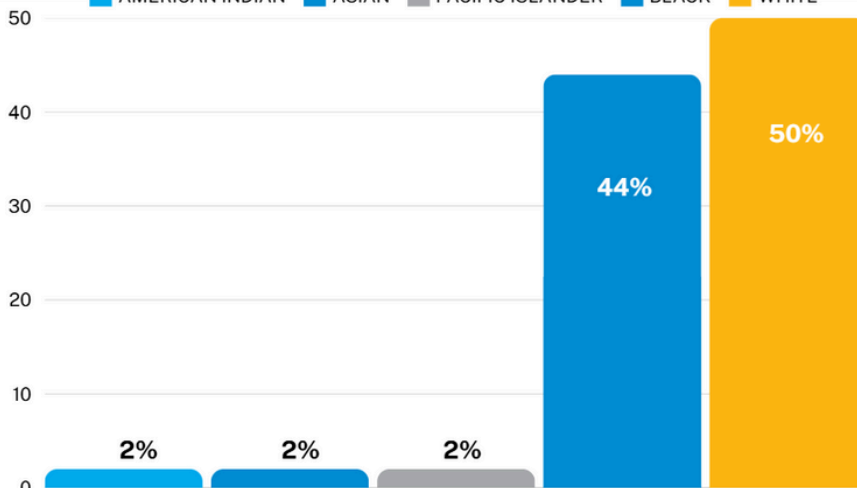


MALE
50.4%



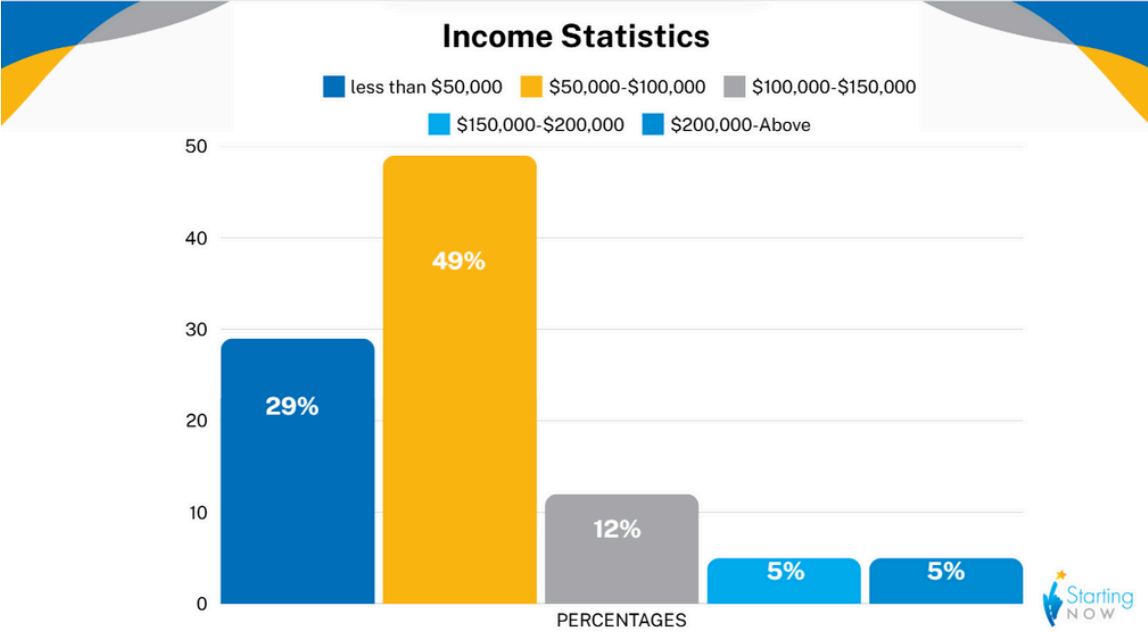
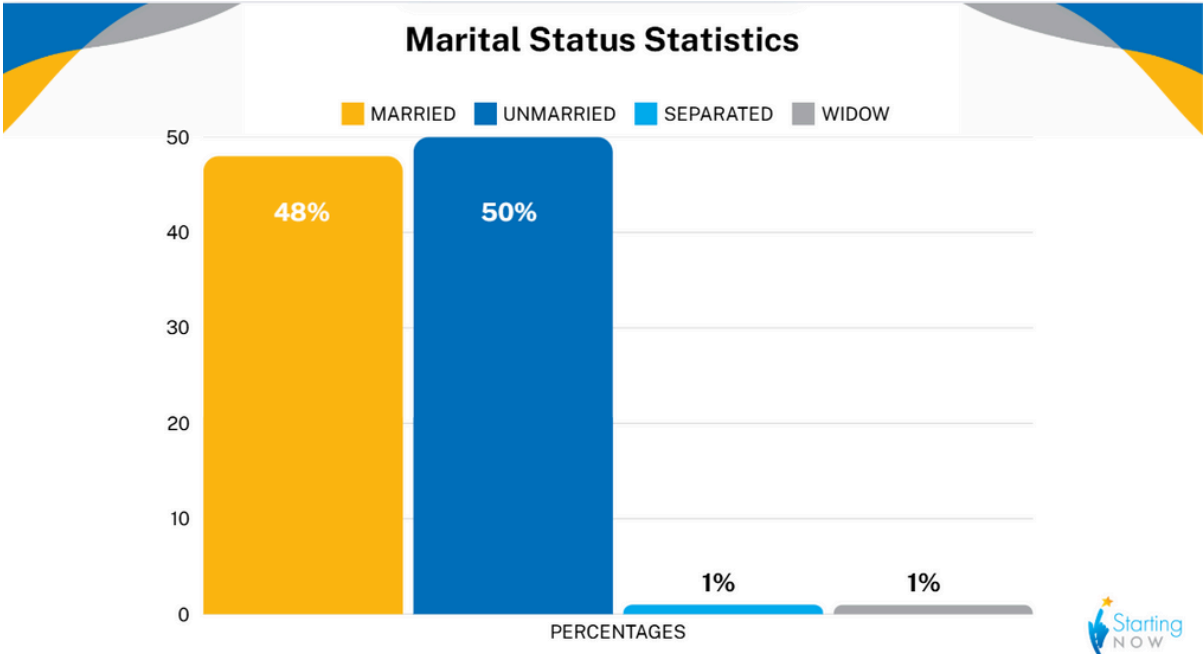
Race Statistics

AMERICAN INDIAN ASIAN PACIFIC ISLANDER BLACK WHITE



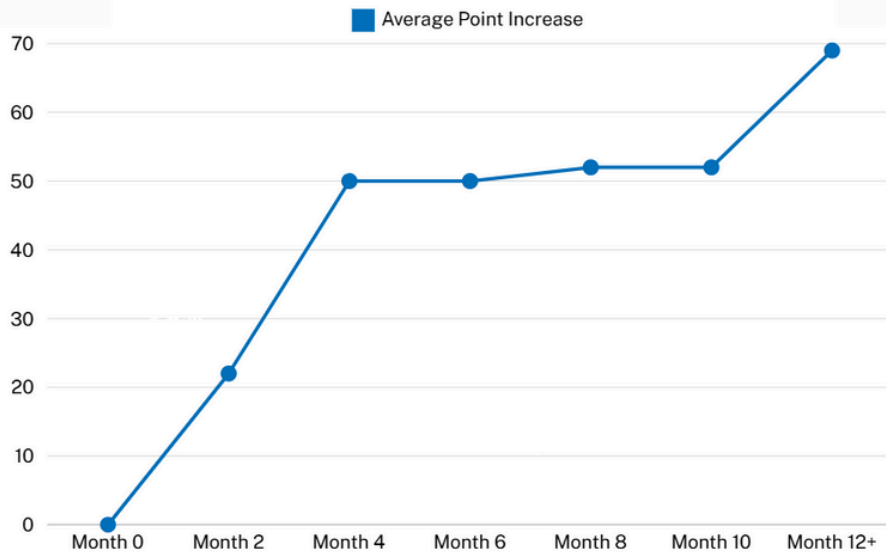
PERCENTAGES



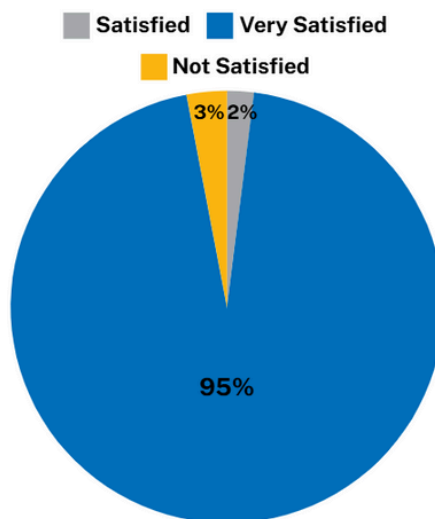


Our Results

Average Credit Score Increase



Consumer Satisfaction Survey Results



2024 Impact Overview

In 2024, Starting Now Corporation made significant strides in helping individuals and families achieve financial stability. Through dedicated financial counseling and education, we worked with thousands of individuals to enhance their financial health and independence. Our impact this year includes:

- Providing **2,308** free consultations to individuals seeking financial guidance and resources.
- Conducting **6,314** one-on-one credit and housing counseling sessions tailored to each participant's needs and financial goals.
- Encouraging further engagement, with **35%** of those who received a free consultation continuing with personalized credit and housing counseling sessions.
- Supporting **83%** of participants on their path to homeownership, while **17%** focused on improving their credit and overall financial wellness.
- Seeing positive outcomes, as **82.7%** of participants improved their credit scores.
- Helping **29%** of participants achieve credit score increases between **50-99 points** and **13.6%** exceed improvements of **100 points**.
- Reducing the average time required to meet credit goals to **5.6 months**, reinforcing the effectiveness of our services.

These results reflect our unwavering commitment to providing accessible, high-quality financial education and counseling to underserved communities.

Previous Years' Impact

Over the years, Starting Now Corporation has consistently expanded its reach and improved financial outcomes for the individuals we serve. Our impact continues to grow as we refine and enhance our programs year over year. A comparison of our results from the past three years demonstrates our progress:

2023:

- **6,278** one-on-one credit and housing counseling sessions conducted.
- **2,040** individuals received free consultations, with **47%** continuing into personalized counseling sessions.
- **85%** of participants sought homeownership assistance, and **76.9%** improved their credit scores.
- **25%** of participants increased their scores by **50-99 points**, while **11%** saw an improvement of more than **100 points**.

- The average time required to meet credit goals was **6.9 months**.

2022:

- **4,503** one-on-one counseling sessions delivered.
- **1,111** free consultations provided, with **49%** continuing with counseling services.
- **81%** of participants pursued homeownership, and **77%** improved their credit scores.
- **26%** of participants increased their credit scores by **50-99 points**, while **12.4%** improved their scores by more than **100 points**.
- The average time to achieve credit goals was **8.8 months**.

2021:

- **4,855** one-on-one counseling sessions provided.
- **1,823** free consultations conducted, with **29%** of participants continuing into counseling services.
- **85%** of participants sought assistance with homeownership.
- **76.4%** of participants saw credit score improvements, with **26%** increasing scores by **50-99 points**, and **10%** improving by more than **100 points**.
- The average time to reach credit goals was **7.7 months**.

These improvements illustrate the ongoing success of our programs and the positive trajectory of financial empowerment among our participants.

Program Initiatives in 2024

Throughout 2024, Starting Now Corporation continued its mission to bridge the gap between financial challenges and long-term success. Our programs remained focused on addressing the unique financial needs of the individuals we serve. Key initiatives included:

- **One-on-One Credit & Housing Counseling:** Our tailored counseling services provided in-depth financial assessments, action plans, and personalized guidance to help individuals improve their credit, reduce debt, and navigate the homebuying process.
- **Financial Education Webinars:** We hosted bi-monthly interactive webinars, offering participants valuable insights into topics such as credit management, budgeting strategies, and pathways to homeownership.
- **Financial Wellness Programs:** These programs emphasized practical strategies for maintaining financial health, building credit, and achieving long-term stability through structured guidance and ongoing support.

By maintaining and expanding these initiatives, we continued to empower individuals to take control of their financial futures.

Partnerships and Community Engagement

Collaboration with community partners has always been an essential part of our success. In 2024, we strengthened existing relationships and welcomed new partners who share our vision of financial empowerment. Notably, we expanded our network by introducing **Ten At Noon** as a new partner, a collaboration that enhances our ability to provide innovative financial education solutions.

These partnerships have allowed us to increase access to critical financial resources, subsidize counseling services, and extend our reach to those who need it most. We are deeply grateful for the continued support of organizations and individuals dedicated to advancing financial literacy and stability.

Looking Forward

As we plan for 2025, Starting Now Corporation is committed to building upon our achievements while introducing new initiatives to further our impact. Our focus will include:

- Expanding our financial counseling services to reach more individuals and families in need.
- Strengthening partnerships to ensure continued support and accessibility for our participants.
- Innovating financial education delivery to enhance engagement and effectiveness.
- **Introducing a credit and financial education platform powered by Ten At Noon, providing individuals with greater access to digital tools and resources for financial literacy and credit-building.**

We are excited for the opportunities that lie ahead and remain dedicated to our mission of economic empowerment for all. With the ongoing support of our community, we look forward to another year of meaningful progress and life-changing impact.

Gratitude and Recognition

We want to express our deepest gratitude to everyone who made 2024 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 2025.

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



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