

2025

Annual Report

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Who We Are

Starting Now Corporation is a 501(c)(3) nonprofit dedicated to helping individuals and families build stronger financial futures through personalized credit and housing guidance. We provide one-on-one credit coaching, housing counseling, and practical financial education designed to meet people where they are.

Our counselors work closely with participants to create customized plans, offer ongoing support, and help navigate important milestones such as improving credit, achieving financial wellness, and preparing for homeownership.

Since 2017, we have supported thousands of individuals nationwide by combining education with compassionate, hands-on guidance, helping people move forward with confidence and clarity.

Letter from our Director

Dear Friends, Partners, and Supporters,

As we reflect on 2025, I am filled with gratitude for the trust and support that continue to make our work possible. Because of you, our partners, supporters, and the individuals we serve, **Starting Now Corporation remains a place where people can find guidance, understanding, and a clear path forward during important financial moments in their lives.**

This year, we provided **2,330 free credit and housing consultations** and completed **5,924 one-on-one counseling sessions**. Each conversation represents more than a service delivered, it reflects a family seeking stability, a future homeowner preparing for the next step, or an individual working toward greater financial confidence. Seeing **84% of participants improve their credit scores** reinforces the impact of meeting people where they are and walking alongside them with care and purpose.

As we look ahead, our commitment remains strong. We will continue expanding access to trusted guidance, strengthening our programs, and supporting individuals as they work toward lasting financial wellness and homeownership. Thank you for standing with us and for believing in the power of education, partnership, and people-centered support. Together, we are creating meaningful change, one conversation at a time.



Katya Zevallos
Executive Director

Our Mission

At Starting Now Corporation, our mission is to empower individuals and families with the knowledge, guidance, and support needed to achieve lasting financial stability. We serve underserved communities, including low to moderate income households, minorities, immigrants, women, and veterans, by addressing barriers to credit, housing, and financial opportunity.

Through personalized credit counseling, financial education, and housing guidance, we help individuals take control of their financial futures and work toward meaningful goals such as improved credit, financial wellness, and homeownership. Our work goes beyond short-term solutions, it is focused on breaking cycles of financial hardship and supporting long-term economic success.

We believe access to financial education and trusted guidance should be available to all. Every day, we are committed to creating pathways that strengthen communities, expand opportunity, and support brighter financial futures.



Our Clients

Race Statistics

White

50%

Black

44%

Pacific Islander

2%

Asian

2%

American Indian

2%

Demographic Statistics

Ethnicity

Non Hispanic/Latino

65%

Hispanic/Latino

35%

Gender

Female

49.6%

Male

50.4%

Income Statistics

less than \$50,000

29%

\$50,000-\$100,000

49%

\$100,000-\$150,000

12%

\$150,000-\$200,000

5%

\$200,000-Above

5%

Marital Status Statistics

Married

48%

Unmarried

50%

Separated

1%

Widow

1%

Our Results

Average Credit Score Increase

Month 2

23 points

Month 8

51 points

Month 12

70 points

Consumer Satisfaction Survey Results

95%

Very Satisfied

2%

Satisfied

3%

Not Satisfied

2025 Impact Overview

Our Impact in Numbers

2330

Free Consultations

Free credit and housing consultations are often the first step toward stability and confidence. These conversations give individuals and families clear, judgment-free guidance to understand their credit, housing options, and next steps. By offering these consultations at no cost, we remove barriers to support and help people move forward with clarity, confidence, and a stronger foundation for their financial future.

Our one-on-one counseling sessions provide personalized guidance that turns intention into progress. Through these sessions, counselors help individuals and families track credit progress, build practical budgets, and develop customized plans of action. Each conversation offers clear direction, accountability, and encouragement — supporting lasting financial habits and meaningful forward movement.

5,924

One-on-one sessions

84%

Positive outcome

Positive outcomes reflect real progress and meaningful change. In 2025, 84% of participants who engaged in our services saw improvements in their credit scores. This progress represents more than a number, it means increased financial confidence, expanded access to opportunities, and stronger readiness for goals like stable housing, lower interest rates, and long-term financial security.

In 2025, Starting Now Corporation continued to deepen its impact by helping individuals and families strengthen their financial footing and move closer to their goals. Through accessible education, personalized counseling, and consistent support, we served thousands of

individuals nationwide, meeting people where they were and helping them move forward with clarity and confidence. Our impact this year includes:

- Providing **2,330 free credit and housing consultations** to individuals seeking trusted guidance and a clear starting point.
- Encouraging deeper engagement, with **37% of those receiving a free consultation continuing into personalized credit and housing counseling services.**
- Completing **5,924 one-on-one counseling sessions**, each tailored to the participant's unique financial situation, goals, and progress.
- Supporting participants with diverse goals, with **83% focused on homeownership readiness** and **17% working toward improved financial wellness and credit health.**
- Achieving strong outcomes, as **84% of participants saw improvements in their credit scores.**
- Helping **34% of participants increase their credit scores by 50–99 points**, while **20% achieved gains of 100 points or more.**
- Maintaining efficient and effective progress, with participants reaching their credit goals in an average of **6 months.**

These results reflect our continued commitment to providing accessible, high-quality credit and housing counseling, empowering individuals with the knowledge, support, and confidence needed to build stronger financial futures.

Our Impact in Words

Behind every number is a person, a story, and a moment of change. The testimonials below come directly from individuals and families who participated in our services and shared their experiences through our satisfaction surveys. Their words reflect the trust, growth, and progress that happen during one-on-one sessions and ongoing guidance. We are honored to share some of their voices, as they best capture the real impact of this work and the meaningful difference it makes in people's lives.

Jaime A., MA



"My coach was so pleasant and encouraging. She offered great advice and has me feeling so proud of my progress. Some amazing work has already been done to get me to my goal of 700+ and it's happening quickly!"



Diana S., NY

"I am glad I found out about this company, I feel like this is a great tool for people to use. I did gain some knowledge and now know what to look for specifically and I thank my credit coach for that. I will recommend this company to others for sure!"

Jerome F., VA



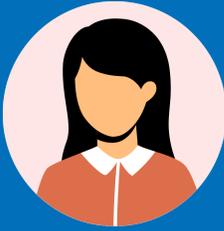
"My coach is very highly qualified in helping her numerous clients improve their credit reports. She possesses the knowledge and skills and is very experienced. She is extremely competent and very committed to her job and clients which she takes seriously. I was desperate when I reached to her to require her help and services. My credit report was around 340, a year ago, now thanks to her involvement and constant help, my credit report reached +700. This speaks for itself. I will recommend Starting Now to anyone who needs help in credit score improvement."



Tasia J., GA

"I feel a relief. I have been actively searching for a company I can trust. I was recommended to you guys from Zach At Bizness funding heroes. I feel like I can really work on my credit and change my life and I'm not going to be jipped for my money or put on the back burner and pray that my representative is really helping me. I feel important and I feel like my specific scenario matters. Even though it seems like a mountain that was on my back, I feel like my coach just took the mountain off my back and is going to help me climb it. I can't wait to be at the top. THE TOP FEELS POSSIBLE!"

Marina C., NJ



"Very satisfied. The program has helped us tremendously on our scores. We are able to buy a new house! Very friendly, very accurate, highly recommend."

Program Initiatives 2025

Throughout 2025, Starting Now Corporation continued its commitment to bridging the gap between financial challenges and long-term stability. Our programs remained centered on the real, evolving needs of the individuals and families we serve, providing guidance that is both practical and empowering. Key initiatives included:

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

Our personalized counseling sessions offered in-depth financial reviews, customized action plans, and ongoing guidance to help individuals strengthen their credit, manage debt, and prepare for homeownership with confidence.

- **Financial Education & Workshops:**

Through accessible educational sessions and webinars, participants gained practical knowledge on topics such as credit building, budgeting, and understanding the path to sustainable homeownership.

- **Financial Wellness Programs:**

These programs focused on building healthy financial habits, improving credit health, and supporting long-term stability through structured education, accountability, and continued counselor support.

By maintaining and strengthening these initiatives, we continued to empower individuals to make informed decisions and take meaningful steps toward lasting financial wellness.

Partnerships & Community

Partnerships and community collaboration remain central to our ability to expand access to trusted financial guidance. In 2025, Starting Now Corporation strengthened existing relationships and welcomed new partners who share our commitment to financial empowerment and long-term stability.

This year, we partnered with the **TMX Network**, including organizations such as **Rocket Pro** and **Notorious**, helping extend counseling support to consumers earlier in their financial and homeownership journeys. We also collaborated with **Small Biz Heroes**, **CMG Home Loans**, and **West Capital Lending** providing their clients with access to personalized credit and housing counseling services.

In addition, we continued our work with **TenAtNoon**, supporting financial education through innovative, accessible learning tools that complement our counseling services.

Together, these partnerships have allowed us to broaden our reach, increase access to critical financial resources, and better support individuals and families working toward financial stability and homeownership. We are deeply grateful for the organizations who stand alongside us and share our belief in the power of education, collaboration, and people-centered support.

Looking Forward

As we look ahead, Starting Now Corporation remains focused on building upon the progress made in 2025 while continuing to evolve to meet the needs of the communities we serve. Our priorities moving forward include:

- Expanding access to personalized credit and housing counseling so more individuals and families can receive timely, trusted guidance.
- Strengthening partnerships with lenders, community organizations, and employers to increase reach, reduce barriers, and support long-term outcomes.
- Continuing to improve how financial education is delivered, ensuring it remains practical, engaging, and aligned with real-life financial decisions.

- Further integrating our digital credit and financial education platform in partnership with TenAtNoon, giving individuals greater access to flexible learning tools that support credit-building and financial confidence between counseling sessions.

We are energized by what lies ahead and remain deeply committed to economic empowerment through education, guidance, and meaningful support. With the continued trust of our partners and community, we look forward to another year of steady progress and lasting impact.

Gratitude & Recognition

We extend our sincere gratitude to everyone who made 2025 a year of meaningful impact:

- **Our participants**, for trusting us during important financial moments and committing to improving their financial futures.
- **Our partners**, for their continued collaboration, shared vision, and support in expanding access to credit and housing guidance.
- **Our dedicated staff**, whose compassion, professionalism, and unwavering commitment make this work possible every day.

Together, we have created real change in the lives of individuals and families across the communities we serve. As we look ahead to 2026, we are grateful for this shared journey and excited to continue building pathways toward lasting financial stability and opportunity.

Contact Us

For further information, please reach out to us at contactus@startingnow.org.

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

