



It Takes a Village to Create a Thriving Community; A Single Mom's Journey to Financial Stability & Success

*Shonda with United Way of Washtenaw County
Financial Stability Coach Marshall Averill*

United Way
of Washtenaw County



Shonda, is a Ypsilanti resident and a patient care technician at Mott Children's Hospital, where she has worked for 17 years. In 2015, she finished her RN degree at Washtenaw Community College and in December, she will complete her BSN from Siena Heights University with a 4.0 average. She is working toward purchasing her dream home for her family. Shonda and her daughter have goals for their future, and she credits United Way of Washtenaw County for helping her reclaim her sense of power personally and financially.

But 2 years ago life was much different, Shonda along with her daughter, left an unhealthy relationship and as a result needed extra security and a new home. Shonda credits Michigan Medicine for keeping her safe at work and with helping to secure an apartment through the Employee Assistance Program. Shonda began counseling at SafeHouse Center and was referred to United Way of Washtenaw County. There she received free financial coaching to repair her credit and learn to better manage her finances. United Way connected Shonda with UM Credit Union's Smart One Loan program to build positive payment history and open a savings account. Within 18 months, Shonda went from a credit score of 475 to nearly 700.

While Shonda worked tirelessly to turn her life around she found the courage to ask for help and peace of mind and we were there for her. When her energy bill became unmanageable, she called United Way's 2-1-1, sponsored in part by Washtenaw County Government, and was connected with both DTE BudgetWise Billing program and the Salvation Army for additional utility assistance. She visited SOS Community Service's food pantry, a Food Gatherer's partner agency, and she was able to bring home healthy food. As she was rebuilding, she worked with Friends In Deed and was able to pick out furniture free of charge. Agencies that are all supported by United Way.

"United Way of Washtenaw County and Marshall are a blessing to my life. Without them and faith, I don't believe I would be this far on my road to excellence. Through, healing, rebuilding and having hope I continue to live a beautiful life with my sweet girl," says Shonda.

United Way's Financial Stability Coach Marshall Averill says, "The powerful thing to me is the ripple effect. She shared that because she has a savings account now she can help others and won't be hurting herself financially to do so."

Shonda's story represents 23% of Washtenaw County residents who represent ALICE (Asset Limited, Income Constrained, Employed). ALICE works hard and still struggles to afford basic needs. United Way's Community Impact Fund invests in nearly 60 programs in Washtenaw County and provides a safety net of support for those who need help.

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Need help? Call 2-1-1