

# Your Gift Helps Women Gain Financial Independence

## Helping homeless moms get back on their feet

Money management is often a foreign concept for the women who find themselves in need of the services offered by Mary Ellen's Hearth at Nellie Burge.

One of the River Region United Way's 40+ affiliate agencies, Mary Ellen's Hearth (MEH) offers transitional housing to homeless mothers and their children, as well as tools to help them get back on their feet.

Most women who come to MEH are in debt, unable to afford housing or transportation, and have poor credit. They have no clue what the next step should be, and their financial burdens have closed a lot of doors.

"This doesn't go away," said LaTeasa Hicks, executive director of Mary Ellen's Hearth. "We work to help these ladies learn how to manage money, and be able to make better choices."

MEH partners with banks, including BB&T Bank, Regions and Guardian Credit Union, to provide money management classes for residents. They work with women to pay off debt and repair credit, targeting areas that will impact their ability to secure housing. They're taught how to save money and improve earning.

MEH staff works with residents to create a monthly budget and ensure it's being followed. Hicks said 80% of the residents are actively saving money in a savings account – something most would not have considered prior to living at MEH.



For Alexis, this lesson hit home. "When I got a paycheck, if I had some leftover, I would spend it," she said. The 21-year-old mother was visiting family in Montgomery when she became ill. She was hospitalized, and could not pay rent on her Atlanta place. She was evicted, and soon unemployed as well.

Alexis and her daughter came to Mary Ellen's Hearth with few possessions, no money or prospects, in debt, and no photo ID or Social Security card.

**"At first, I didn't know what I was going to do," Alexis said. "I was scared. If I couldn't take care of myself, how could I take care of my daughter?"**

**Within 30 days at MEH, Alexis had a job. Within 3 months, she was able to afford a car. Now she's saving 30% of each paycheck and planning**

**on getting her own place to live. She hopes to go to college, something she never considered before Mary Ellen's Hearth.**

"Mary Ellen's Hearth provides a hand up as opposed to a hand out," said Guy Davis, market president at BB&T Bank and immediate past MEH board chair. "By learning life skills, parenting skills, and becoming financially literate, these ladies have an opportunity to stand on their own when they leave us. That is so much more important than a temporary fix."

"As chair of the board of Mary Ellen's Hearth, I saw first-hand how the funding provided by the United Way helped us meet this critical need," said Davis. "Thank you to the community for your support of the River Region United Way. Your gift is not only being used wisely ... but it is making a difference!"

Your gift to the River Region United Way helps  
1 in 3 people in our communities every year.

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