



Our Economic Wellness Initiatives

1000 SAVE \$1000: Our bold goal to support 1,000 people in saving \$1,000.

Overview

FAC (Financial Achievement Club) and BRE (Building Resilient Entrepreneurs) are 7-month, cohort-based programs that help individuals, families, and small business owners build long-term financial stability. Participants engage in 6 months of guided saving, with the final session rewarding their progress through a matched savings incentive. Both programs combine financial education, structured savings, and access to coaching support, while tailoring the experience to the specific needs of each group.

Core Program Features

Emergency Savings

Participants commit to building an emergency fund while working to improve their credit. Savings are matched dollar for dollar at the end of the program.

- FAC participants can receive up to \$600 in matched savings.
- BRE participants can receive up to \$1,500 in matched savings.

Coaching Access

Participants have access to economic wellness coaches who offer guidance, tools, and accountability support throughout the program.

Milestone Rewards

Participants who meet core benchmarks, such as consistent savings and active participation, are eligible for:

- A 1:1 savings match
- A \$100 bonus for increasing their credit score by 30+ points (*FAC only*)

Most participants complete the program with over \$1,000 in emergency savings, laying a strong foundation for lasting financial health.

Our Approach

Outreach

We prioritize engaging low- to moderate-income individuals and families—especially those earning under \$64,000 annually and lacking access to employer-sponsored savings benefits. We are deeply committed to underserved communities—especially BIPOC individuals and families historically excluded from wealth-building.

Program Delivery

We partner with local organizations to identify and organize small cohorts of 10–15 participants. Each participant commits to:

- Attend one financial learning session per month
- Open a savings account and save consistently for 6 months
- Respond to email and phone communications

The structure is simple: education empowers, savings build momentum, and matched contributions strengthen financial security.

Participant Commitment

We understand our participants face real-life challenges—limited resources, time constraints, and competing demands. These programs are designed to meet people where they are, offering support and structure while empowering participants to take control of their financial futures.

Our Bold Goal

We are pursuing an ambitious target: **1,000 participants saving \$1,000.**

This work requires dedication, but our communities continue to show resilience, discipline, and hope. Join us in advancing financial well-being across families and businesses.

What is the Financial Achievement Club (FAC)?

FAC is a 7-month, community-based program designed to help individuals and families build personal financial security through education, saving, and support.

Who It's For

FAC serves individuals and families—especially those earning under \$64,000 per year—who want to build an emergency fund, improve their credit, and develop long-term financial confidence.

How It Works

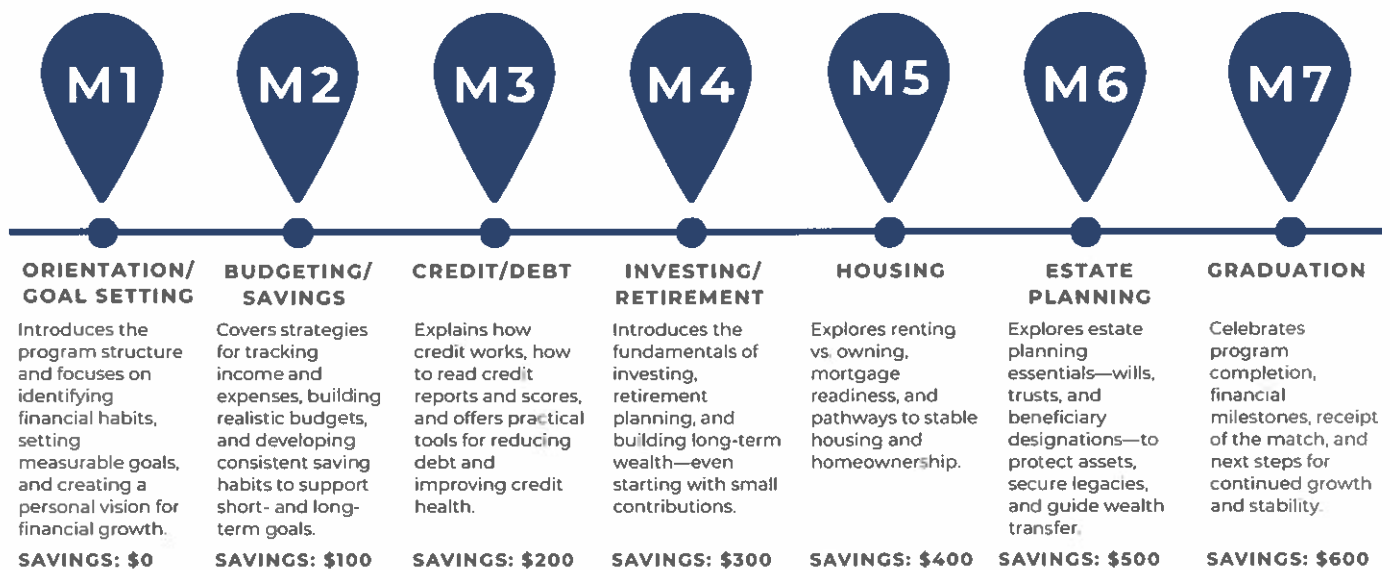
Participants commit to:

- Attending monthly financial workshops
- Saving \$100 each month for 6 months

At completion, participants may receive:

- Up to \$600 in matched savings
- A \$100 bonus for improving their credit score by 30+ points

FAC CURRICULUM



Please note: Sessions 4–6 may be tailored to fit the group's needs.

What is Building Resilient Entrepreneurs (BRE)?

BRE is a 7-month economic wellness and business development program tailored for micro and small business owners. It blends personal finance education with business tools and mentorship.

Who It's For

Designed for small and micro business owners, especially from underserved communities, who seek to improve both personal and business finances while gaining access to capital.

How It Works

Participants commit to:

- Attending monthly business-focused workshops
- Saving \$250 each month for 6 months

At completion, participants may receive:

- Up to \$1,500 in matched savings

BRE CURRICULUM



Please note: The curriculum adapts to each cohort's stage in the business journey.

Economic Wellness Impact Snapshot (2024-2025)

LAST UPDATED: DECEMBER 1, 2025

Metric	Outcome
Total Financial Achievement Club Cohorts Complete	5
Total Participants	38
Participants Who Saved \$1,000 or more (with match)	32
Grand Total Saved by Participants (with match + credit bonus)	\$46,530
Total Building Resilient Entrepreneur Cohorts Complete	2
Total Participants	24
Participants Who Saved \$1,000 or more (with match)	24
Grand Total Saved by Participants (with match)	\$34,370

Partner Organizations Served

(CURRENT & PAST PROGRAM SITES)

- Andrew P. Stewart Center / Kindezi at Gideons Elementary School
- Atlanta Technical College
- Clayton County Housing & Economic Development
- Clayton County Public Schools
- Focused Community Strategies (FCS) – Senior Cooperative + Thomasville Heights
- Mary Hall Freedom Village
- Pittsburgh Yards
- True Blue 1881 – Serving Clark Atlanta, Morehouse, and Spelman College Students
- United Way of Greater Atlanta

With more partnerships on the way.



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Voices From the Program

SPIVEY FAMILY FINANCIAL ACHIEVEMENT CLUB

The Spiveys rebuilt their finances, grew their savings, and gained a new outlook on money management. They learned practical strategies for saving, cutting costs, paying bills on time, and preparing for homeownership. The program shifted their mindset to think proactively about spending and growing money.

They also valued the community aspect—especially bonding with other participants through events like a Mother's Day gathering—which created a sense of sisterhood and support. The experience gave them confidence, stability, and a clear plan for becoming future homeowners.

APHRODITE, OWNER & FOUNDER, QUALITY LIFE MANAGEMENT *BUILDING RESILIENT ENTREPRENEURS*

Aphrodite built \$10,000 in business reserves by developing consistent saving habits and strengthening payroll and tax strategies. With coaching and support, she expanded marketing efforts, won Spark Prize funding, and gained new clients. BRE equipped her with both the financial tools and the confidence to scale her business and better serve the community.



How You Can Support



1. Cohost a Club

Have a group of 10–15 individuals ready to grow their financial literacy? Let's bring FAC or BRE to your community or host your group at our center. We'll work together on collaborative funding to make it possible.

2. Support & Sponsorship Opportunities

Program Enhancers

Smaller gifts that directly enrich the participant experience:

- \$300 – Support one participant's materials and snacks for 7 sessions
- \$450 – Graduation sponsor (certificates and family meals for all graduates)
- \$1000 – Feed the full cohort (meals for 7 sessions)

Participant Sponsors

Invest in an individual's full journey:

- \$1,500 – Empower one household (savings match, credit bonus, and program costs)

Breakdown per household:

Matching Incentives	\$700
Programming (education, coaching)	\$800

- \$1,500 – Invest in one entrepreneur (7-month matched savings journey)

Cohort Sponsor Packages

Scale impact by underwriting an entire group:

- \$7,000 – Partial **(10 household savings matches)**
- \$15,000 – Partial **(10 entrepreneur savings matches)**
- \$15,000 – Full **(10 household savings matches + programming)**
- \$23,000 – Full **(10 entrepreneur savings matches + programming)**

3. Volunteer

Become a Savings Champion! We're looking for coaches and facilitators who can walk with participants on their financial journey.

Partner Benefits

As a 501(c)(3) nonprofit, Housing Plus offers sponsorships that are fully tax-deductible and qualify as a charitable write-off. Beyond logo visibility and formal tax documentation, partners gain measurable community impact, CRA/CSR/ESG alignment, and the chance to directly reshape the financial future of families and small business owners across Metro Atlanta.

For more information, please contact faccoordinator@housingplusinc.org.



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