



United Way
of Greater Philadelphia
and Southern New Jersey

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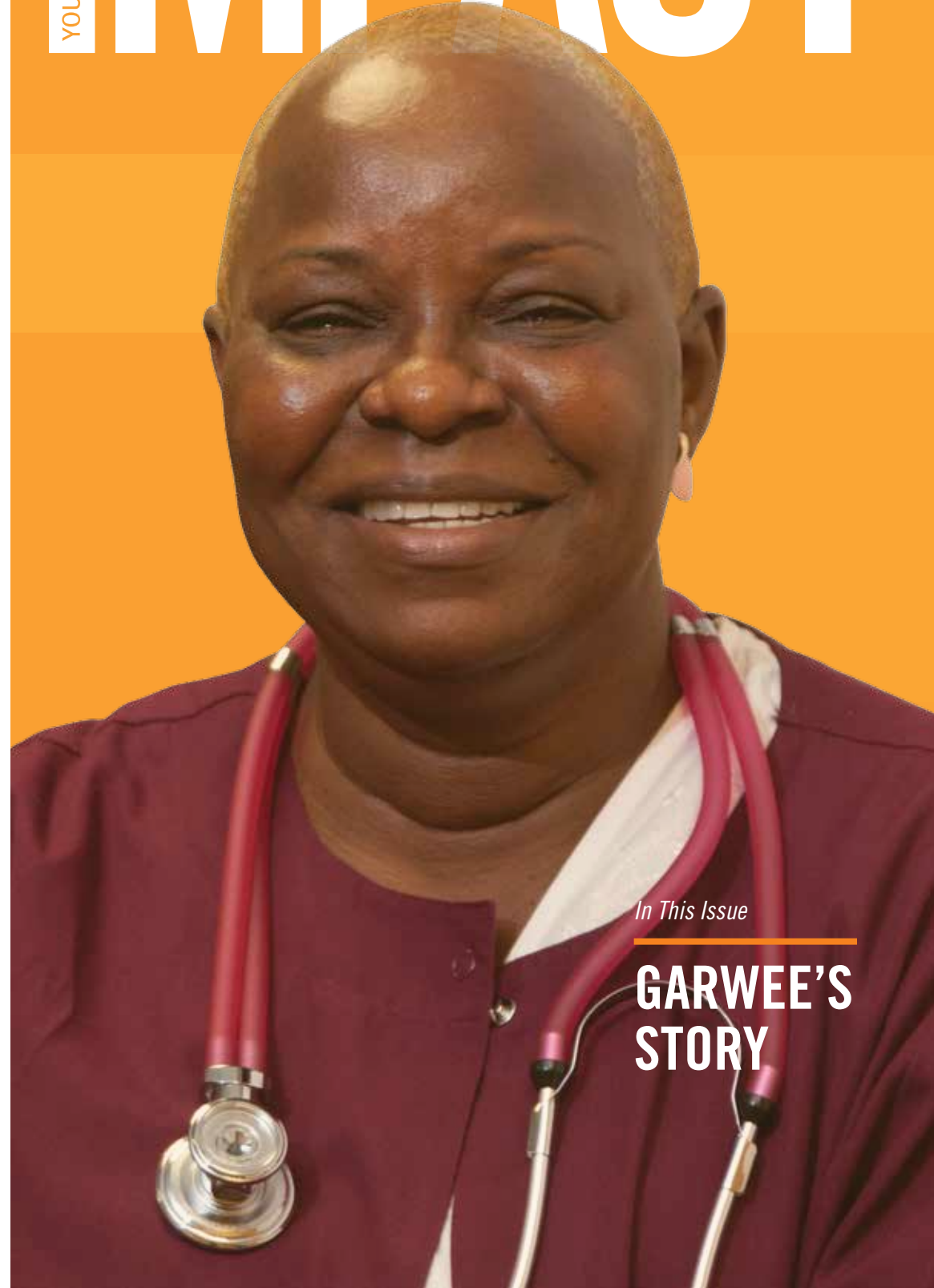
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FINANCIAL STABILITY**

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The Newsletter of United Way of Greater Philadelphia and Southern New Jersey | ISSUE 1

YOUR IMPACT



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At United Way, we value your partnership in changing lives and strengthening our communities. You are a generous donor, and we want to celebrate your investment in our community by sharing inspiring stories of Impact that we can only achieve together. Through United Way's Impact Fund, we're making great strides in Education, Financial Stability, Health and Basic Needs.

In this new *IMPACT* newsletter, you'll hear from Garwee Forkpa-Johnson, a mother of four who was able to save enough to pursue post-secondary education in nursing, a lifelong dream of hers, through the Lubert Individual Development Account (IDA) Program.

This program, generously endowed by a **\$4 million gift** from longtime United Way champion Ira M. Lubert, empowers working adults like Garwee to earn more and save more by building foundations for lifelong financial stability, financial literacy and asset development.

When you support United Way's Impact Fund, your donation joins thousands of others to build a brighter future for so many in need. On behalf of our neighbors who have benefited from your support, thank you.

Together, we can drive measurable, lasting Impact that none of us can achieve alone.



President and CEO
United Way of Greater Philadelphia and Southern New Jersey

Ira M. Lubert, venture capital investor and philanthropist, gave \$4 million to United Way's endowment to support in perpetuity the Lubert IDA Program, his namesake initiative that enables working individuals to achieve long-term financial stability. Hundreds of participants like Garwee Forkpa-Johnson have completed the program to build a brighter future.

GARWEE'S STORY



“EVER SINCE I WAS A LITTLE GIRL, I HAVE LOVED HELPING PEOPLE AND ALWAYS WANTED TO BE A NURSE.”

After devoting her life to taking care of her family, Garwee Forkpa-Johnson, 53, realized the only dream that hadn't been achieved yet was her own.

Growing up, Garwee helped out with her siblings and then worked different jobs to raise her four children. Her children, now adults, are pursuing their own dreams, including her eldest son who has earned his master's degree.

“Ever since I was a little girl, I have loved helping people and always wanted to be a nurse,” Garwee shared. “I said it's finally time to do something for me.”

About a year ago, Garwee researched her options and landed at a technical school offering a program for those planning to become a licensed practical nurse (LPN). Garwee realized her current job in home care services wouldn't allow her to manage the additional cost of school. She spoke with the school's staff about financial assistance and was directed to United Way Impact Partner Montgomery County Community Action Development Commission (CADCOM).

That's when she learned more about United Way's Lubert IDA Program and quickly applied.

The Lubert Individual Development Account (IDA) Program empowers working individuals to achieve long-term financial stability by saving for their futures with the help of matched funds. Supported by Ira M. Lubert, other individuals and companies and the federally funded Assets for Independence Program, Lubert IDA Program participants can save to further their education or purchase their first home. Their savings are matched 4:1 for post-secondary education and 2:1 for a home. Participants also receive financial education.

“The day I learned about the Lubert IDA Program, it was so special,” Garwee said. “I wouldn't be where I am now without it. I'm motivated to keep working hard to save more and do well.”

Garwee also believes her experience with United Way has come full circle in an unexpected way. “In the past I gave what I could to United Way at work because I know they help people. It's amazing that now they are helping me.”

Today, Garwee is close to achieving her dream of becoming a nurse—just two classes away from completing her program and preparing for the nursing certification exam.

The road to building a brighter future hasn't been easy, but Garwee is committed. “It has been tough and a long time coming, but that's okay. I know I will be successful and it feels really good!”



407 + 213

participants completed their
post-secondary education

participants purchased
their first home

= 620

participants completed the
Lubert IDA Program since its inception

“OUR PARTNERSHIP WITH UNITED WAY HELPS CONNECT OUR RECIPIENTS TO INVALUABLE OPPORTUNITIES. THE LUBERT IDA PROGRAM IS AT THE TOP OF THE LIST BECAUSE IT’S HELPED SO MANY FAMILIES GET ON TRACK TO FINANCIAL INDEPENDENCE.”

—Rick Beaton

Executive Director/CEO

Montgomery County Community Action Development Commission

INVESTING IN FINANCIAL STABILITY

Financial stability creates a solid foundation for families.

Investments in United Way’s Financial Stability work empower working adults to earn more and save more by building foundations for lifelong financial stability—job skills, financial literacy and asset development. And what’s more, family stability also contributes to better academic outcomes for children.

In 2014–15, we invested more than **\$8.2 million** in our financial stability work through the following efforts:



Lubert Individual Development Account (IDA) Program

Helps working individuals save for post-secondary education or their first home through financial literacy and matched funds



Job Opportunity Investment Network (JOIN)

Equips low-skilled adults with skills training and career placement into available jobs and builds the regional workforce



Volunteer Income Tax Assistance (VITA) Program

An IRS-endorsed tax preparation service through which trained volunteers provide free tax prep for qualifying individuals



Impact Grants

3-year general operating support for nonprofits delivering measurable results in our Financial Stability strategy areas

The more individuals and families in our region achieving Financial Stability, the stronger our communities will be. We know we couldn’t do it without your support and investment.

THANK YOU FOR LIVING UNITED!

HELP UNITED WAY DRIVE IMPACT

There are thousands of people across our region just like Garwee, who are just one opportunity away from a brighter future.

We invite you to join United Way in leading the way for more working individuals to achieve financial stability.

GIVE

Your support for United Way's Impact Fund empowers working adults to build foundations for lifelong financial stability: job skills, financial literacy and asset development. To learn more, visit

UnitedForImpact.org/Givenow

CONNECT

Engage with us on social media @PhillySJUnited and meet real people whose lives have been changed by your generosity at

UnitedWayStories.org

ADVOCATE

When you lend your voice to United Way's advocacy efforts, you bridge the gap between those driving policy decisions and the people who are affected by those decisions. To learn more, visit

UnitedForImpact.org/Advocate

VOLUNTEER

Your time and talent make a tangible difference in the lives of those who need our help most. To find a volunteer opportunity in your area, visit

UnitedForImpact.org/Volunteer

“UNITED WAY IS MY
PHILANTHROPIC PARTNER
BECAUSE THEY ARE
FOCUSED ON ADDRESSING
COMMUNITY NEEDS.
EMPOWERING WORKING
ADULTS TO BUILD LIFELONG
FINANCIAL STABILITY
THROUGH EDUCATION AND
HOMEOWNERSHIP ENABLES
THEM TO REINVEST IN
THEIR COMMUNITIES
IN THE FUTURE—
MULTIPLYING THE IMPACT
IN PEOPLE’S LIVES.”

—Ira M. Lubert

Venture Capital Investor and Philanthropist

Founder, United Way's Lubert Individual Development Account (IDA) Program

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