



# Opening the Doors to Opportunity Through Financial Capability

NeighborWorks® America is a leader in financial capability, bringing training and support to the NeighborWorks network and other professionals in the housing and community development field who provide consumers with financial coaching and education, credit counseling, income tax preparation assistance, savings tools and more. By elevating best practices and investing in the success of staff delivering financial capability services, NeighborWorks supports healthy financial habits for America's homeowners and renters, helping people build wealth and achieve their dreams.

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**In FY 2025, NeighborWorks network organizations provided 52,500 customers with financial capability services.**

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Through the network, NeighborWorks invests in testing and promoting promising strategies that can be replicated to advance the field and serve communities. Some of this programming includes “coach the coaches” training for financial capability, credit-building initiatives, incentivized savings and providing resident services as an asset management strategy to support the health and sustainability of affordable rental housing properties

and their residents. NeighborWorks also supports strategies that tailor culturally responsive financial wellbeing services to meet community needs and build wealth.

## Our Work in Action

Following a divorce, Therese Termilus sought to build a new life for herself and her young daughter. She turned to Southwest Solutions (Detroit, MI), a NeighborWorks network organization, for help. The nonprofit guided her on her journey, helping her safely build credit through a program offering zero-interest loans. She also enrolled in a matched savings program to open a secure credit card. Establishing and leveraging her good credit history, Termilus was able to finance a used car, giving her the reliable transportation she needed to find better employment. Her increased income allowed her to start saving to meet another goal: becoming a homeowner. With the help of Southwest Solutions' Homebuyer Education Workshop, she secured a mortgage and purchased a home for her family. “My daughter and I will now have privacy and peace of mind,” she said. “I want to build equity and then use the money to pay for her college education.”

