



A financial literacy program made money less scary and helped Nicole turn her life around.

How learning to save taught one woman her worth

Nicole's relationship with money was rocky from the start. Growing up, she struggled with her weight and became the target of bullies at school. "Money was equal to my self-worth, and my self-worth was nothing," she says.

Nicole left high school after becoming a young mother and turned to drugs to help cope. Her addiction even led to some time in jail.

While she was there, Nicole made the decision to turn her life around, embracing a more positive, hopeful and healthy future that didn't include drugs or alcohol. Shortly after her release, a friend connected her to a United Way financial education program—Empower U—that teaches financial literacy skills to women living in poverty. She decided to give it a try. "I'd always been a 'no' person," says Nicole, "but this time I chose to say 'yes' and it changed my life."

The program helped Nicole manage her finances and set her up in a matched-savings program, where she was required to contribute \$50 a month. At first,

putting aside that amount seemed impossible, but she rose to the challenge.

Learning to save consistently was about far more than money: it was about making peace with her past and taking control of her future. Nicole is grateful to United Way donors like you for helping her get started—and putting her on the path to financial security and lifelong success. "Now money isn't scary," she says. "It can empower my life. My past can be fixed—by me." Today, Nicole lives in social housing and has a stable job where she is saving up to help purchase a home. She's also using her experience to give back to other women in her community who have experienced similar challenges. "I'm so excited to help others take control of their lives and to be part of helping them build more secure futures," says Nicole.

Investing in herself—thanks to the support of donors like you—has paid dividends for Nicole and other women in the community. "I like who I am today and I'm confident about my tomorrow," she says.



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