



ANNUAL IMPACT

20
22

REPORT

Message from our leader

Dealing with a global health crisis for the past three years has put our most vulnerable in a very critical situation and pushed struggling families further into poverty. With housing prices skyrocketing, unaffordable health insurance and rising prices for every item on a grocery list, it is important to keep our services available to our community members who are having a hard time making ends meet. Now more than ever it's critical that we embrace collaboration and innovation in every effort so that we can continue improving financial health outcomes for those who are trying to build their path to financial freedom.

In 2022, **Financial Health Pathways** made strides in that quest. We continue to make an impact with our Financial Justice program, and after successfully passing bill SB 1063, which created a new financial education class for high school students, we worked on the implementation of this bill by participating in the creation of the new class while expanding our CARE Junior Academy to new school districts.

Our advocacy work was solidified by the start of our first piece of research, which will document financial health among low-income communities in Central Texas in hopes that the collected data can inform policies to build a more inclusive financial ecosystem.

We are excited about what's ahead in 2023 and we look forward to the new endeavors we will embark on to continue improving our financial system so that everyone, regardless of their socioeconomic situation, can achieve financial freedom.



Lourdes G. Zuniga
Executive Director & Founder
Financial Health Pathways

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Financial Justice

Transformative and impactful, our **Financial Justice program** has received recognition across the country and used as a case study by the University of Wisconsin-Madison.

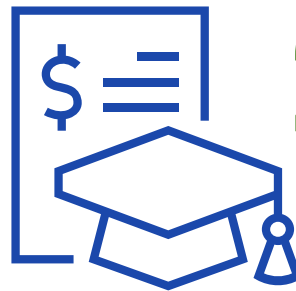


This program has such a profound impact because participants are actually gaining credit and financial education that will help them in life. – Carol Urton, Senior Director, Corporate Responsibility & Sustainability at Experian.



\$700,042

**WAIVED FINES
& FEES**



2,566

CASES DISMISSED

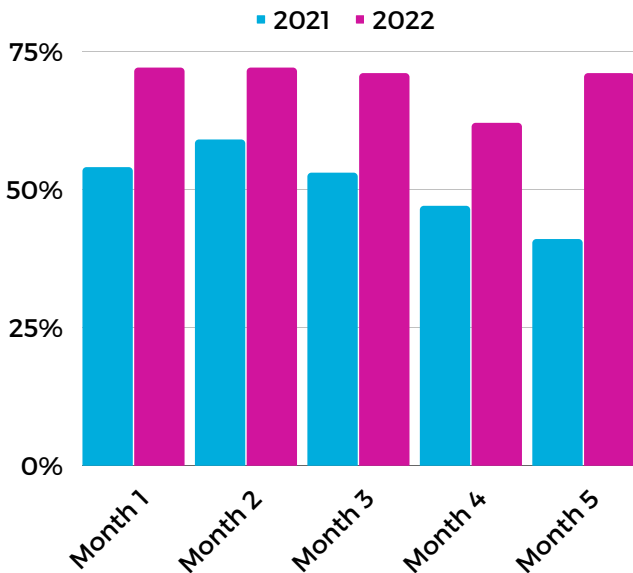
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**JUVENILE
PARTICIPANTS
FROM THE RISE
WILCO PROGRAM**

I Save Texas!

Our asset building program I Save Texas! uses incentivized savings as a way to help people build healthy saving habits. This technology-based program has helped many of our clients plan for emergencies while reducing their debt.



35K

Savers' Average Annual Income

\$14,781

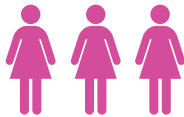
Awarded in savings and incentives

78%



of savers had GED or less

73%



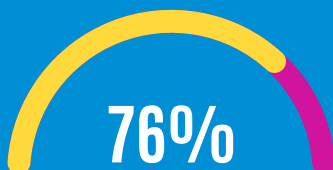
of savers were female

67%



of savers had children in their household

"I believe anyone can achieve financial health. It just takes the right time and resources to get there." - Camila Godinez, FHP client.



of savers reported spending equal or more than their income before starting the program.

Changing systems through Innovation

Through innovation, our advocacy arm is creating awareness of critical issues by working with policymakers and representatives of different sectors so that we can incorporate financial inclusion practices into our systems.



In 2022, Financial Health Pathways started the execution of a community assessment to study the financial health of Travis and Williamson counties' residents. The findings will inform policy, financial institutions and philanthropic investments so we can build more inclusive financial systems that will improve health outcomes in our community.

After passing Senate Bill 1063, which created a new financial education class for high school students, FHP was invited to serve on the Social Studies TEKS Review Work Group tasked with developing recommendations for the new course required by the bill, as well as for revisions to the TEKS for the current Personal Financial Literacy and Economics class.



Financial Health Pathways is one of the only organizations doing this important work.
– Yvette Ruiz,
Executive Director
Community Engagement, JP Morgan Chase.



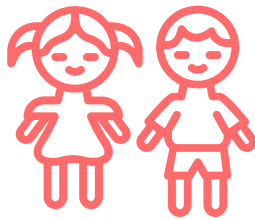
and

Collaboration

As we solidify our presence as conveners in Texas, we seek collaboration in everything we do.

CARE Junior Academy

740
STUDENTS
SERVED



EXPANDING THROUGH TEXAS

Our CARE Junior Academy (Career Readiness & Exploration) continues to expand its reach, preparing the next generation for the financial challenges they will face as they enter the workforce.

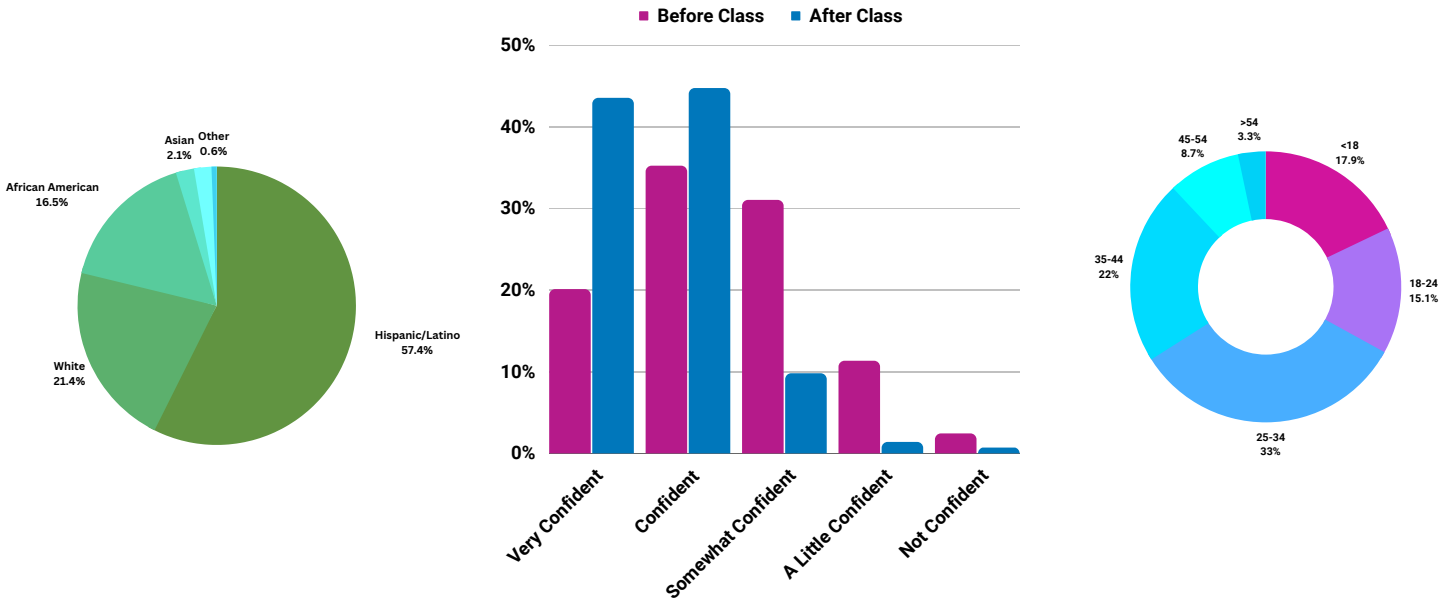
FORMING STRATEGIC PARTNERSHIPS

In 2022 we added Lockhart ISD and the Texas Association of Family, Career and Community Leaders of America in Dallas to our partners network.

2 New
partners



Who we serve



Impact since 2020

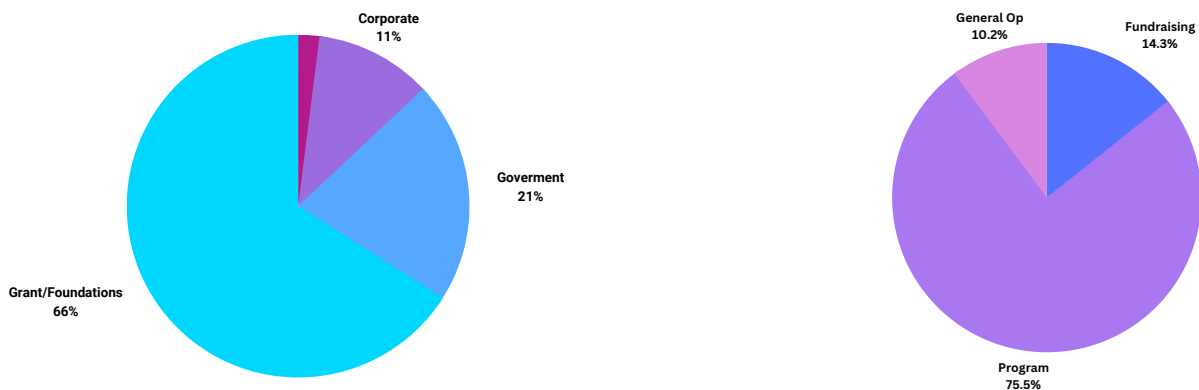
Adult participants: 2,579

Youth participants: 740

"I feel like this is the conversation I needed to have with myself and hearing it from you all guarantees that these habits are things I need to learn and incorporate into my everyday life."

"Me gustó mucho sobre como obtener crédito y la forma de no malgastar nuestro dinero."

Our financials



Our generous donors make our work possible

Benjamin Bachmeier
Vanessa Freidberg
Brazos Higher Education
Courtney Manuel
Heather-Nicole Hoffman
Felicia Morales

Neena Husid
Margaret Rittenhouse
Pilar Sanchez
Shannon Coats
Sandra Vantilburg

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