

Considering Homeownership



Housekeeping



- All lines have been muted upon entry to reduce background noise
- This session is being recorded and will be posted on our website within a week (FOC-network.org)
- We will distribute the slides and the recording after this session
- Please enter any questions you have into the chat box – we will answer at the end

Agenda



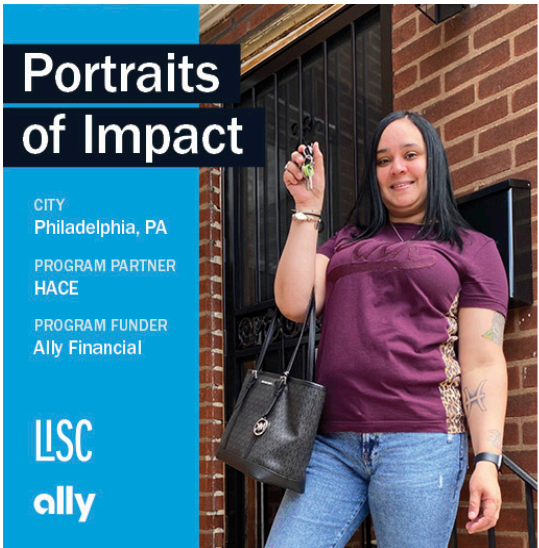
- Welcome
- The Ally Signature Program
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The Ally Signature Program

Integrates financial coaching with micro-entrepreneurship and homeownership, building financial health and creating a pathway to asset building.



LSC
PHILADELPHIA



Christina Perez | NEW HOMEOWNER

Just a year ago, Christina Perez’s financial situation was similar to that of so many other Americans: she lived paycheck to paycheck, had little to no savings, credit cards maxed out. Yet that didn’t stop Perez, a single mother, from pursuing her dream of homeownership.

Thanks to a financial coaching program supported by Ally and run by HACE, a community development organization in Philadelphia, Perez began settling her collection debts and paying down her credit cards. When she became eligible for the HACE secured credit card program, she took advantage of the financial product, making her coach—and most of all, herself—proud. She increased her credit score by 100 points in just seven months. After getting pre-approved by a mortgage lender, her dream was finally within reach, and with a low interest mortgage rate, Perez closed on her first home last spring.

LSC
CHARLOTTE



Tisha Alexander | NEW HOMEOWNER

Tisha Alexander long dreamed of becoming a homeowner. When the single mother moved her family from NJ to Charlotte, NC a few years ago, she learned about a homeownership program run by INLIVIAN with support from Ally and decided to take the leap.

Alexander encountered obstacles along the way. For example, as a med-tech, she is an essential worker who worked over-time during the pandemic. The jump in her income caused her to lose access to down payment assistance she needed to make her loan packet work. Fortunately Alexander had the folks at INLIVIAN on her side, who helped her work through the complications with her financing.

“I almost gave up, but with the help of everybody pushing me, I finally did it,” said Alexander. She closed last summer and is excited to celebrate the holidays in her new home.

Presenter



*Kevin Butts, Presenter, Ally Wallet Wise
Considering Homeownership*

Q&A

Upcoming Events



July 8th - Twin Accounts™ Biweekly Support

July 19th - Salesforce Support Hour

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Thank You!

