

CLIENT OF THE YEAR

Victoria Barratt

During Victoria's almost three years in the **Biltmore Bridge Program**, she **increased her income** significantly, **balanced her budget**, refinanced her home with a lower interest rate, and **paid off car loans** and other debts! Victoria's "**can do**" **attitude**, commitment to her family, and spirit of determination made her success inevitable.



Victoria says: "When I first joined the Bridge program, my finances felt like a sinking ship. **Working full-time and supporting a family in today's economy**—with medical bills, student loans, childcare costs, and housing costs—was overwhelming. Odessa helped me to take a step back, a deep breath, and face the

situation head-on. I budgeted for the first time in my life and even set some **long-term financial goals**. Slowly but surely, money felt like something I could work with, talk about, and even begin to save. The support from OnTrack is unique in that it is the only relationship in my life that is focused on financial wellbeing. It's been a **life-changing partnership** and I'm so grateful for the opportunity to reframe my relationship with money.

Odessa Wells-Layne, Bridge Program Coordinator, says:

"With great determination, Victoria has **courageously overcome every challenge** that comes her way. I truly admire her ability to reach her financial goals of increasing savings and paying off debt while juggling full-time work and caring for three small children. She has an awareness of the importance of making financial changes to improve her family's financial future and works hard to make sure her goals happen."



50Years
& COUNTING

Congratulations Victoria!