

# CLIENT OF THE YEAR

Catherine Davis

For two years, Catherine participated in The Biltmore Company's Bridge Program – a partnership with OnTrack for team members with unaffordable housing/childcare. Catherine took full advantage of the counseling, coaching, education, and financial assistance to not only stabilize her finances, but she took it one step further and reached her goal of homeownership!



*Catherine says:* Becoming a Bridge Program recipient helped shape my path to homeownership. Financial literacy classes at OnTrack with continued guidance from Virginia assisted my growth in savings and money management. I was able to go from living in a small one-bedroom, above-garage apartment to buying my first home in two years thanks to the financial assistance and money management principles I learned in the program. I'm so very grateful to have a home to raise my daughter in, share meals with family, and gain financial independence. Joining the Bridge program created a challenging and rewarding path to homeownership, financial literacy, and a wonderful future for my daughter and I to have a home to grow in."

*From Virginia Well-Layne, OnTrack's Biltmore Program*

*Coordinator who worked with Catherine:* "Catherine Davis is both a determined and an inspirational person. I believe the biggest factor in Catherine's success is Catherine. She was willing to do the work -- every step of the way -- to reach her goals, regardless of setbacks and the uncertainties of life. During her time working with us, Catherine wholly participated in counseling and education to improve her budgeting, savings, and homebuying skills. Her drive to create a better life for her and her daughter is truly inspiring."



**Congratulations Catherine!**