OnTrack
FINANCIAL EDUCATION & COUNSELING
EDUCACIÓN Y ASESORAMIENTO FINANCIERO

2025

ANNUAL REPORT

OnTrack WNC supports personal empowerment for *all community members* through access to financial information and resources.

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2025 Annual Report

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Letter From the ED
Rosanna Fox Mulcahy

Dear Friends,

This past year has been one of resilience, growth, and deep community connection for OnTrack WNC. Every day, we see the courage and determination of individuals and families across Western North Carolina who are working to build financial stability and opportunity for themselves and their loved ones.

At OnTrack WNC, our mission is rooted in the belief that everyone deserves access to the tools and support needed to achieve financial well-being. Through financial counseling, education, housing guidance, and tax preparation services, we continue to walk alongside our neighbors as they navigate challenges, set goals, and create brighter financial futures.

This year also reminded us how powerful community partnership can be. Our work is possible because of the generosity of donors, the dedication of volunteers, and the collaboration of organizations across our region who share a commitment to expanding opportunity.

As we look ahead, we remain focused on deepening our impact, reaching more families, strengthening community partnerships, and continuing to innovate so that our services meet the evolving needs of Western North Carolina.

Thank you for believing in this work and for being part of the OnTrack WNC community.

With gratitude,
Rosanna Fox Mulcahy
Executive Director
OnTrack WNC

Post-Helene
Together We Rise

2025 was a year unlike any other for Western North Carolina. In the wake of Tropical Storm Helene's devastation, our region continued to face profound challenges while demonstrating *extraordinary resilience*. At OnTrack WNC, we witnessed our community move from crisis toward recovery, supported by an inspiring outpouring of generosity and care for one another.

HOW WE SHOWED UP

We tabled at **10 FEMA Disaster Recovery Centers** to share our vital resources that pave the way for individual financial stability in the aftermath of Helene.

HOW WE CONTINUE TO SHOW UP

We maintain a dedicated page for recovery resources on our website while our team of counselors and educators continue to participate in long-term recovery groups across the region and bring relevant information and support to their daily interactions with clients.

Client Quotes
Together We Rise

"I have always had a good credit score, but needed to learn about budgeting since I am older, single, and paying high rent prices in the city of Asheville. The hurricane occurred at the end of September, so I was not able to work again. I have continued implementing the valuable tips that Ellen has given me, and am thankful for the support of OnTrack WNC."

"I'm so excited to complete the Secure program! I feel inspired to continue saving and have the confidence to know that I can. I'm so thankful to OnTrack WNC for offering this program to people like me who live paycheck to paycheck while struggling in this crazy world."

Our Services
What We Do

FINANCIAL COUNSELING

Our team of compassionate counselors provided **784 services** to clients helping them create budgets, establish financial goals, build credit, manage debt, learn more about the homebuying process, and secure their housing situations through foreclosure prevention.

Through counseling, clients were able to connect to resources, like a Debt Management Plan (DMP), to build their financial resilience.

EDUCATIONAL WORKSHOPS

Our empathetic educators delivered **495 services** to clients through in-person and online workshops in 2025. Our workshops provide a judgement-free community space for clients to learn about positive money habits, create goals, and learn skills to build toward financial resilience.

> "I'm very pleased with, and grateful for the information, coaching, cheerfulness, and availability of the credit counselor. The information was well presented, and my questions were answered clearly. I appreciate that all of this is *free* to people who need it!"

SECURE MATCHED SAVINGS

111 clients graduated from our Secure Matched Savings program in 2025. Our $4-to-$1 incentivized matched savings plan is tied to counseling and workshop requirements that build financial management skills while establishing savings as a habitual process. Clients graduate with up to $1,010 in emergency savings.

FREE TAX PREPARATION

Through our Volunteer Income Tax Assistance (VITA) site, **957 WNC residents** secured valuable tax refund dollars, and saved at least $300 on tax preparation fees. That's an accumulated $260,400 saved! We're grateful to our tax volunteers who make this impact possible—some of whom have been providing free tax preparation services in our community for over a decade.

"Building a healthier money relationship feels so freeing! I'm extremely thankful for everyone at OnTrack WNC dedicating their work to bettering the lives of others."

Our Services
Let's Talk Numbers

TOTAL CLIENTS SERVED

1,987

1,030 Financial Education & Counseling
957 Tax Preparation

FINANCIAL PROGRESS

540

Counseling clients took action steps toward their financial goals

TAX REFUNDS

$ 929,658

Total refunds received by tax clients

VOLUNTEER HOURS

2,857

Hours our VITA volunteers dedicated toward supporting our clients with their taxes

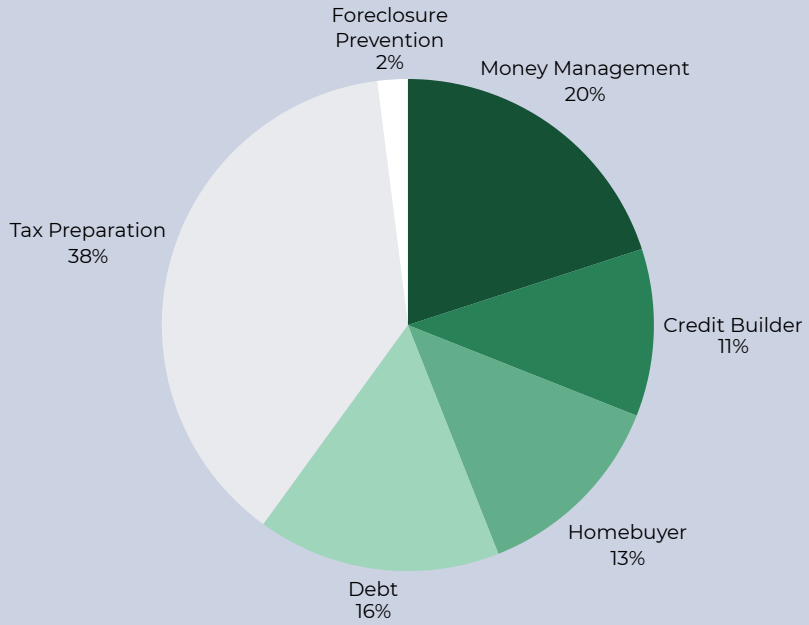
SECURE MATCHED SAVINGS

$ 116,550+

Total money clients contributed towards emergency savings

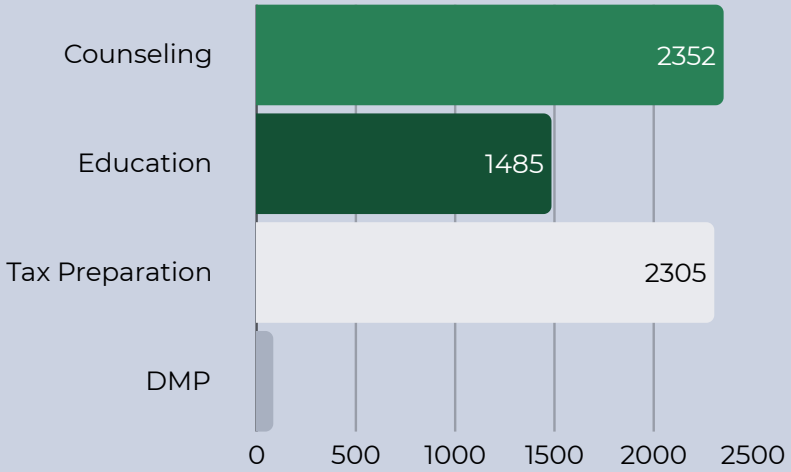
Our Services
Overview

Service Types



Hours of Service

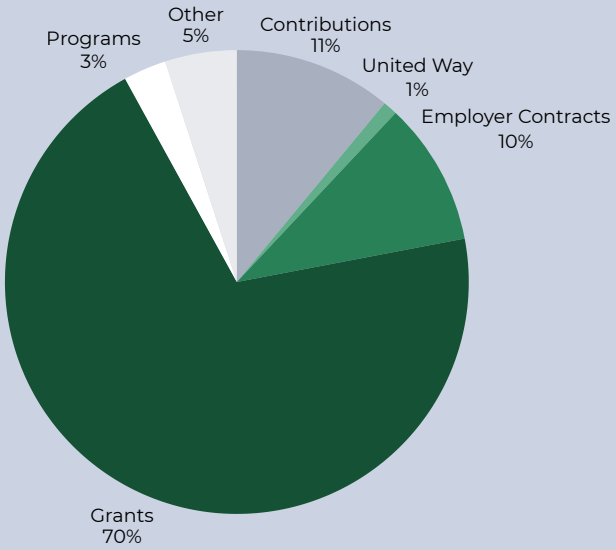
Total: 6,142



Finances
Let’s talk money

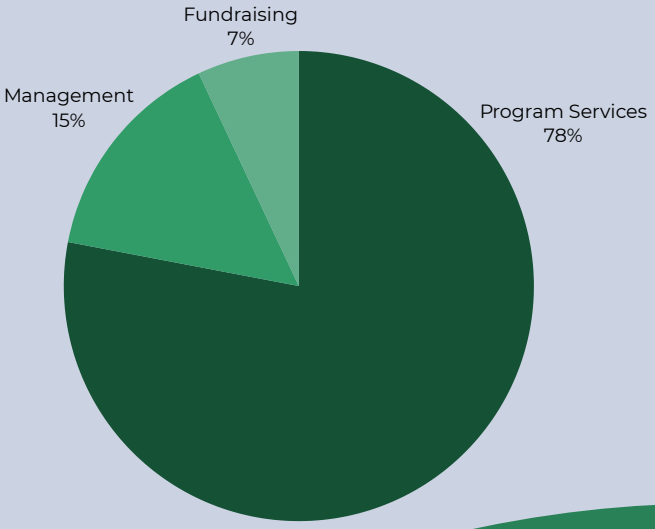
Income

Total: $1,180,010



Expenses

Total: $1,104,845



Board Members
Updates & Gratitude

We are immensely grateful for the support of all our board members. Together, with their talents, perspectives, and passions, we are able to do what we do best: help our neighbors access the tools and guidance they need to build financial well-being.

EXITING MEMBERS

In 2025, Dave Werle (center), Kathey Avery (Right), and Emily Wheeler (not pictured) completed their service to the board.

We are so grateful for the expertise they brought in finances, health care, and community activism. We wish them all the best on their individual journeys and are very excited to see the work they do in the community.

CURRENT MEMBERS

Allison Rollison · Anna Bruder · April Brown · Jenny Forero · Kathy Minter · Maggie Cramer · Mark Anthony McGruder · Matthew Belisitos · Mike Peterson · Rob Sacasa · Tan Robinson · Terrance McKnight

Our Supporters
Indiviudal Donors & Funding Partners

INDIVIDUAL DONORS

Alice Buske · Allison Rollison · April Brown · Arielle Walsh · Barb & Craig Woolmington-Smith · Bobbi Holland · Bonnie & Robert Scully · Celeste Collins · Charlotte Caplan · Dave Werle · David & Cathy Brown · Donna Bowman · Elaine Deppe · Emily Wheeler · Gretchen Batra · Guy Sayles · Harli Palme · Heather Elliott · Hedy Fischer · Jenny Forero · Jim & Robin Stickney · John & Lucille Szedon · Judy Davis · Kate Matthews · Katherine Fincher · Kathey Avery · Kathy Kelly · Kathy Marth · Kathy Minter · Kelly Stokes · Kyle Collier · Louise Kate · Margart Altman · Matthew Belitsos · Meghan Wrublewski· Michael Bean · Micheal Peterson · Mr. & Mrs. Richard Manske · Rob & Katie Sacasa · Robert and Debbie Lampton · Ron Katz · Sandra Finley · Susan & Tom Wrublewski · Susan Dotson-Smith · Tangela Robinson · Terrance McKnight · Travis & Jenny Boyer · Turkessa Baten · Vicki Banks

FUNDING PARTNERS

AVL Technologies · Bank of America Charitable Foundation · The Biltmore Company · Buncombe County · Capital One · Chaddick Foundation · Citibank · City of Asheville · Community Foundation of Western North Carolina (CFWNC) · Dogwood Health Trust · Employee Assistance Network · First Bank · Focus Partners Wealth. · Forviz Mazars · Helen A. Powers Fund · Henri Landwirth Family Fund · HomeTrust Bank ·Leon Levine Foundation · LL Cate Family Fund · Land of the Sky Association of Realtors (LOTSAR) · Leon Levine Foundation · Mountain Bizworks· National Foundation for Credit Counseling (NFCC) · North Carolina Housing Coalition · North Carolina Housing Finance Agency · Oak Foundation International · Reinvestment Partners · Rotary Club of Asheville Foundation · Sisters of Mercy Foundation ·Skyla Credit Union · Southeast Credit Union Real Estate Network · TD Charitable Foundation · Triangle Community Foundation · Truist Foundation · Union Home Mortgage Foundation · United Way of Greater Cleveland · United Way of Haywood County · United Way of Henderson County · Wells Fargo Foundation

THANK YOU

Support from individual donors and funding partners is crucial to offering free, reliable services to help individuals reduce debt, build credit, budget for emergencies, prevent foreclosure, and start building assets.

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