
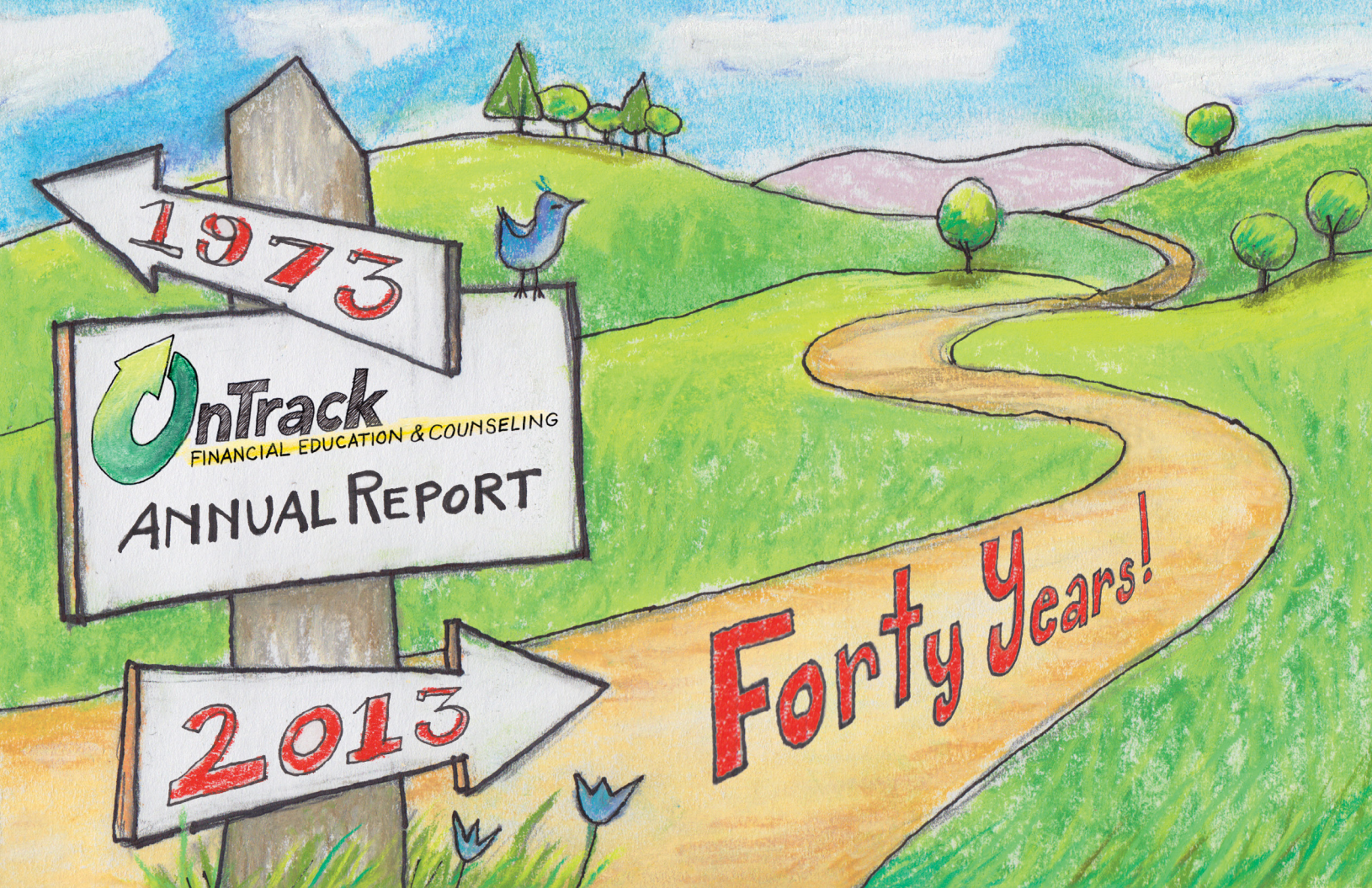


1973

 **OnTrack**
FINANCIAL EDUCATION & COUNSELING
ANNUAL REPORT

2013

Forty Years!



Dear Friends,

On August 24, 2013, our agency turned FORTY, and this year's annual report features and celebrates that momentous milestone!

Since it's our "annual report," you will find information about our program performance in 2013 as well as the financial highlights from fiscal year 2013. Our counseling and education programs helped almost 10,000 people rewrite their financial stories, and we continue to be a strong, solvent, well-managed nonprofit agency!

Additional highlights include impressive statistics that span multiple years, illustrate the broad-reaching impact of our work, and remind us of the many people we've helped move from financial crisis to financial self-sufficiency.

Forty years and lots of memories. As you fold out the report, you'll see our forty year journey with milestones and highlights marked along the way.

We hope that as you enjoy the walk down memory lane, you'll feel proud that you've been part of this good work – as donors, funders, partners, clients, volunteers and community connections!

We couldn't have done it without YOU! Click [HERE](#) to make a donation.

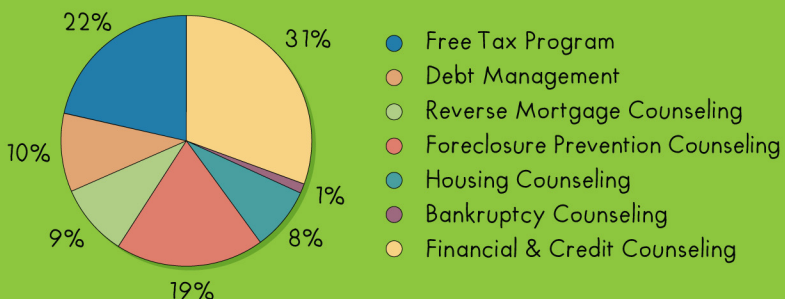


Dawn Starks
Board President

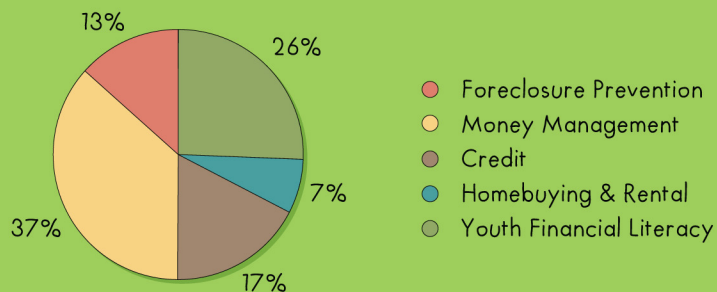


Celeste Collins
Executive Director

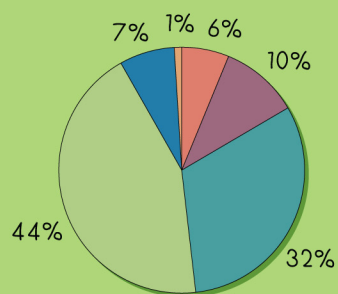
2013 COUNSELING PROGRAMS Serving 5,634 Clients



2013 EDUCATION PROGRAMS Serving 4,212 Clients



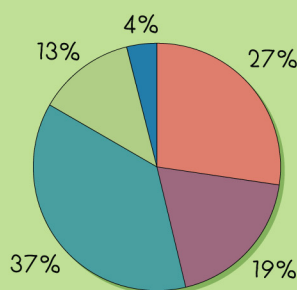
INCOME Total Income: \$1,541,768



Fiscal Year 2013

Other	\$15K
Program Income	\$112K
Grants	\$672K
Contracts	\$487K
United Way	\$160K
Contributions	\$96K

EXPENSES Total Expenses: \$1,424,069



Fiscal Year 2013

Fundraising	\$56K
Management	\$181K
Housing Counseling	\$528K
Financial Counseling	\$269K
Education & Collaborative Programs	\$390K

Financial information based on audited financial statements as of June 30, 2013.
Revenue in excess of expenses was allocated toward our goal of having three months operating expenses in reserve.

PROGRAM HIGHLIGHTS



\$29M

OnTrack WNC's Debt Management Program clients have repaid almost \$29 million of unsecured debt since 2003.



3,730

Since 2007, our Free Tax Preparation Program has prepared 3,730 tax returns for almost \$5 million in refunds, saving our tax clients nearly \$750,000 in fees!



83,000

Over the last five years, OnTrack WNC clients have been empowered by over 83,000 hours of financial/housing counseling and education!



7,500

Over 7,500 students (grades K-12) have increased their financial literacy since 2005, through OnTrack WNC's Youth Education Programs.



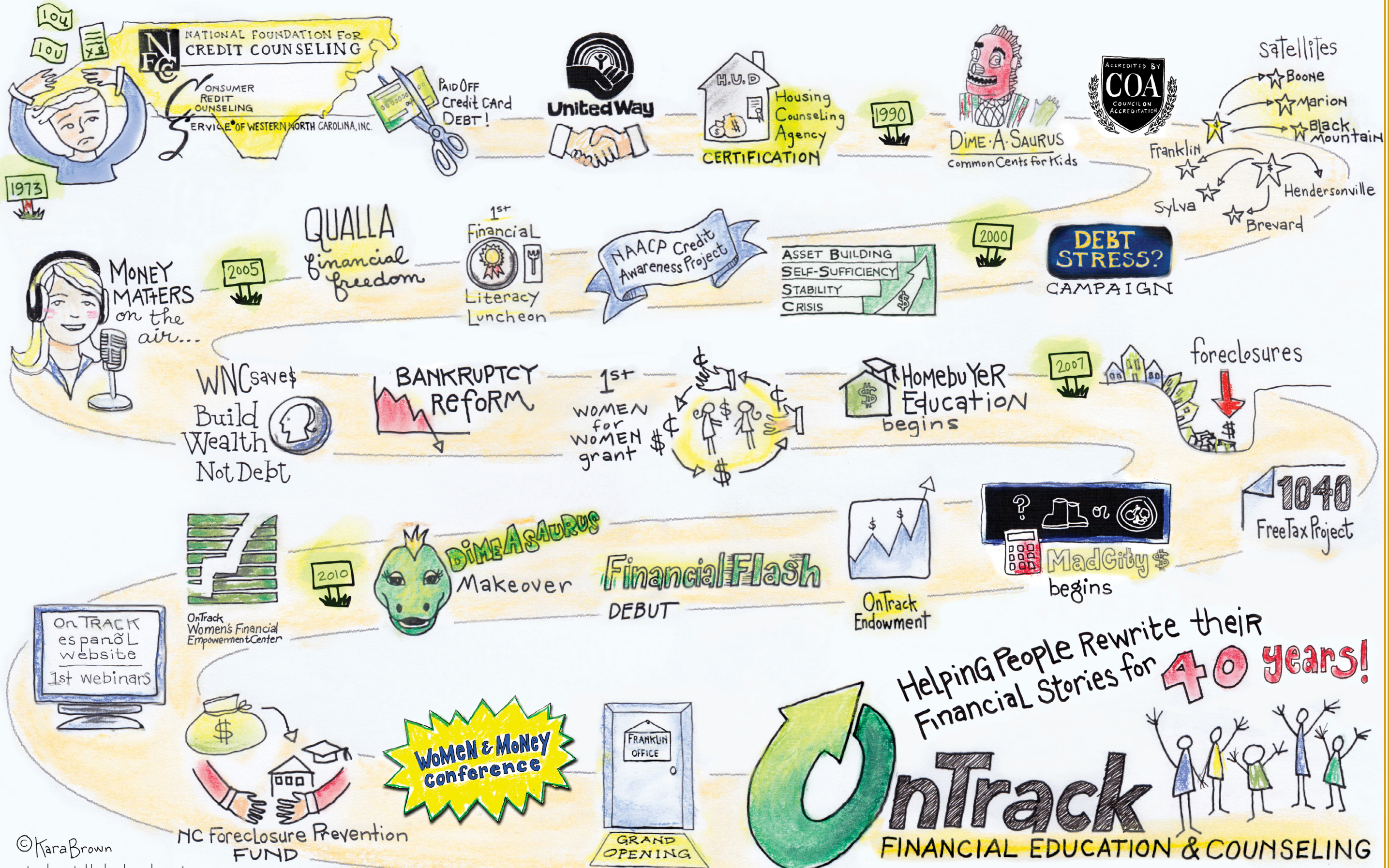
\$13M

Since 2010, OnTrack WNC has helped 630 families receive a total of \$13 million in mortgage payment assistance through NC Foreclosure Prevention Fund.



3,817

From 2007 to 2013, OnTrack WNC helped 3,817 families facing foreclosure - stabilizing housing and communities.



Helping People Rewrite their
Financial Stories for **40 years!**

OnTrack
FINANCIAL EDUCATION & COUNSELING

2013 Funding Partners

72 Wall Street Investments • A-B Tech Community College • Altavista Wealth Management • American Express • Arvin Meritor • Asheville Board of Realtors
Asheville Savings Bank • Asheville Buncombe United Way • Asheville Radio Group • AvL Technologies • Bank of America • BB&T Bank • Beverly-Hanks &
Associates • The Biltmore Company • Buncombe County Aging Services • Buncombe County DSS • Capital One • Carter P.C. • Cathedral of All Souls • Citibank
City of Asheville - CDBG • Clear Channel Asheville • Community Action Opportunities • Community Foundation of WNC: Janirve Legacy Fund • Crest Center -
M7 Event Solutions • Dixon Hughes Goodman PLLC • Doll & Associates Long Term Care Insurance • Dotson-Smith Law • Eastern Band of Cherokee Indians
Falls & Veach • First Baptist Church of Asheville • First Citizens Bank • Gabler Molis & Company, PA • GE Capital • Gould Killian CPA Group, PA • Gum, Hillier
& McCroskey, PA • Harrah's Cherokee Casino Resort • Haywood County United Way • Henderson County United Way • HomeTrust Bank • HSBC Bank • JP
Morgan Chase • Land of Sky Regional Council • Macon Bank • McDowell County United Fund • MDC - EITC Carolinas • Metro Wines • Mission Health • Money
Management International • Mortgage Bankers' Association of WNC • Mosaic Community Lifestyle Realty • Mountain First Bank • National Foundation for Credit
Counseling • NC Association of CPAs • NC Housing Finance Agency: NC Foreclosure Prevention Fund, State Home Foreclosure Prevention Project & Neighbor-
hood Reinvestment Corp. • One Who Serves • Parsec Financial • Pitts, Hay & Hugenschmidt, PA • Plumdog Financial • PNC Bank • ProgressEnergy • Sequoyah
Fund • Sisters of Mercy of NC Foundation • Starks Financial Group • State Farm • SunTrust Bank • TD Bank • Ten Thousand Villages • Toshiba Business Solutions
Transylvania County United Way • United Community Bank • United Services Credit Union • US Bank • US Department of Housing & Urban Development • US
Department of Treasury - CDFI • WAMY Community Action • Wells Fargo Bank • Western Carolina Community Action • WNC Community Health Services

2013 Individual Donors

Heather & Curtis Alley • Dan Anderson • Anonymous • Anne Bailey • Vicki Banks • Ann Baldwin • Kimberly Barber • Randall & Lisa Barnett • Christy Bencivenga-
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& Josh Kelly • Sarah Brown & Russ Thames • Charlotte Caplan • Claire Carleton • Ellen Carr • Bill & Patricia Carrington • Brant Casteel • Louise Cate • Celeste &
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