



**H.O.M.E. DuPage, Inc.
Financial Literacy Training Proposal FY26**

Geographic Coverage

H.O.M.E. DuPage serves all of DuPage County. Our offices are located in Wheaton.

Capacity and Experience

H.O.M.E. DuPage, Inc. (HOME) is a HUD-approved housing counseling agency that provides financial literacy education and one-on-one financial coaching to assist clients with budgeting and credit repair. This program has helped renters remain stably housed and prepared first-time home buyers for homeownership since 1991 and continues to do so today. HOME's own Financial Fitness Program (FFIT) provides financial literacy workshops and one-on-one financial coaching - as a stand-alone program or providing services to clients of our collaborations with twenty-six DuPage County non-profit agencies, including DuPage County Self Sufficiency Program, People's Resource Center, Loaves and Fishes, Catholic Charities, Serenity House, 360 Youth Services, Teen Parent Connection, and Outreach Community. We currently have two housing counselors and two Financial Fitness coaches, all HUD -Certified, hold certifications in financial capabilities, and have years of experience in housing and financial literacy education and coaching.

Counselor	Title	Relevant Certifications/Training
Maria Luengas	Associate Executive Director/Housing Counselor, H.O.M.E. – 13 years	HUD Certified Counselor - Homeownership Counseling Certification, Pre-purchase Homeownership Education Certification, Foreclosure Prevention Counseling Certification
Monica Flores	Housing Counselor, H.O.M.E. – 2 years	HUD Certified Counselor -Homeownership Counseling Certifications, and Post-Purchase Certification
Jill Kimak	Financial Fitness Coach – 6 years	HUD Certified Counselor -Financial Literacy Train the Trainer, Path Financial Capabilities/Coaching, Pre-Purchase Counseling Certification, Foreclosure Prevention Counseling Certification, National Association for Certified Credit Counselors
Nereida Ortega	Financial Fitness Coach, H.O.M.E. – 6 years	HUD Certified Counselor -Financial Literacy Train the Trainer, Financial Capabilities Coaching, Foreclosure Prevention Counseling Certification, Pre-Purchase Counseling Certification

Program Description Overview

H.O.M.E. DuPage, Inc's (HOME) Financial Fitness (FFIT) program strives to empower individuals and families throughout DuPage County with Financial Education and one-on-one coaching. Education provides clients with the necessary tools that lead to self-sufficiency, financial stability, and achievement of personal life goals. The Financial Fitness Program offers six different workshops and one-on-one financial coaching, tailored to the needs of DuPage County's low-income families. The education and coaching provided contribute to successful financial management and stable living over the long-term, for all residents of DuPage County regardless of their housing status.

To enter this program, case managers from referring agencies will identify clients at or below 200% of the Federal poverty level who need income management, budgeting and/or credit repair skills and will refer them to HOME. Clients may enter the program through educational workshops or coaching. HOME will offer/provide the following services:

Financial Fitness (Financial Literacy) Workshops

Group workshops are available through this program (6 different workshops available in 90 - minute modules) and held multiple times each month at HOME., or other external locations in DuPage County including DuPage County Complex, or via zoom as agreed upon with current collaborators. Currently, an example of meeting clients where they are at, HOME has designated one day every two weeks to meet at 360 Youth Services to provide financial coaching, as well as financial education workshops to their clients who have transportation challenges. HOME will work with other partner organizations to assist their clients in a similar situation.

Group workshop education modules offered by HOME FFIT to all collaborators include - understanding banking and bank products; developing and sticking to a budget/spending plan; digging out of debt; using credit wisely and how to repair damaged credit; building savings; avoiding scams and financial pitfalls, managing student debt; tips to be a wise consumer, and more. Small group, hands-on activities practice real-life scenarios relevant to clients' individual situations and keep them engaged in learning. Pre- and post-tests are given at each workshop to ensure principles are fully grasped, and to indicate areas that need more work in coaching sessions. Currently, workshops offer in-person or virtual options.

Clients participating in the CSBG program can enter the FFIT program through workshops. Additionally, clients may be referred to FFIT as a requirement for CSBG grant recipients. The focus will be on budgeting, creating an action plan, and establishing savings, all aimed at achieving financial stability. Clients interested in joining any other FFIT programs or additional programs offered by HOME DuPage will be permitted to do so

Financial Coaching (Individual Income Management and Credit Score Repair)

Individualized, one-on-one Financial Coaching provides a dedicated coach to help clients review their finances and credit if so desired, determine goals, develop a budget and personalized Action Plan, and eventually achieve their financial goals. During coaching sessions, coaches reinforce workshop lessons, guide through challenges, monitor progress, assist with addressing credit/debt issues, and help build lasting positive financial habits.

All clients attending one or more workshops are encouraged to attend individual Financial Coaching at HOME's office, or a partnering agency. Currently, one-on-one coaching is offered both virtually and in person.

Clients who desire to work on their credit will be offered coaching with a HOME FFIT coach. During this process, HOME financial coach will obtain a copy of the client's credit report, discuss the information provided, and obtain guidance on addressing problem areas and improving credit scores. Clients at a relatively high level of self-sufficiency may have enough information from the workshops and the individual coaching sessions to move forward to repair their credit on their own. A follow-up coaching session will be scheduled to confirm success with credit repair and income management.

The Financial Fitness Program intention is to educate clients about banking services and encourage them to develop a banking relationship to better manage their finances. The goals of HOME's FFIT program for clients are as follows:

1. Introduce a banking relationship for 10 clients whose goal is to become "banked." 2. Provide coaching to 20 clients to increase their savings in an existing savings account. 3. Assist 10 clients in opening a new savings account. Clients who are banked are eligible to match CSBG funds. For every \$50.00 a client saves, they will receive \$50.00 in matching funds, up to a total of \$300.00. To qualify, clients must agree to leave the savings untouched for 90 days. This practice is designed to help clients develop saving habits, ultimately leading to increased savings.

For clients that the HOME FFIT coach, or referring agency case managers identify as having multiple, relatively complex issues contributing to housing risk and income management issues, HOME will provide continued income management and credit repair coaching services. The clients will continue to meet with a HOME FFIT coach for a baseline assessment of their financial situation and development of a Financial Management Action Plan. Specific services will include:

- Pulling the client's credit report and reviewing it with the client
- Reviewing the client's bank statements for the past three months (if the client has a mainstream banking relationship)
- Reviewing additional client documentation, such as pay stubs, public benefits received, utility bills, other financial obligations and debts, etc, and discussing the client's goals and money management practices.
- Developing a customized Action Plan and assist clients in identifying specific goals to work towards:
 - Formulating a budget and maintaining it for a specific time frame
 - Improving credit scores
 - Developing a savings plan
 - Addressing collections or judgments
 - Accessing mainstream banking services and eliminating vulnerability to fringe lending institutions such as title and payday loans
 - Improving cash flow management to eliminate bank NSF fees

The FFIT coach and the client will establish a mutually agreed-upon schedule for follow-up meetings to monitor the client's progress and provide guidance and encouragement in achieving the specified goals. Additionally, the FFIT coach will obtain the client's permission to share the Action Plan with the case manager from the referring agency, ensuring that the Action Plan is incorporated into the client's overall case management plan. Additionally, the FFIT coach will keep the referring agency's case manager informed about the client's progress in meeting goals during scheduled check-ins.

Direct Client Assistance

Many clients struggle to meet their basic needs. To encourage success in this program, HOME will provide clients who meet income eligibility criteria with direct client assistance for costs related to financial stability in the form of a savings match. This program will start at a minimum of \$50 and a maximum of \$300 for the program year – per household. Clients must attend successive coaching sessions to be eligible for this match, continue to demonstrate savings, and savings must be untouched for 90 days. The client must remain within the income eligibility criteria and demonstrate evidence of working toward stated goals.

Services, Activities, Outputs – Workshops and Financial Coaching

We plan to provide the following outputs:

- Income Management Coaching/Education for 60 families.
- Financial Coaching for the development of a Spending Plan and maintaining a budget for at minimum 90 Days for 30 families
- Money Management coaching for 20 families who have increased their savings
- Money Management coaching for 10 families who have developed a banking relationship and opened a savings account or IDA
- Financial Coaching to individuals working to grow their savings for asset purchase for 10 families.

Our actual volume depends on the number of referrals we receive from outside agencies.

Outcomes

The desired outcome is that clients develop sustainable financial management skills to remain housed and achieve self-sufficiency. A poor credit record and unsustainable income management can impede a client's ability to achieve self-sufficiency in multiple ways: lenders, employers, landlords and insurance companies all use credit scores as evaluation tools; failure to stick with a budget often leads to overdrafts (and fees), reliance on payday loans, and loss of housing/utilities.

HOME FFIT coaches and the agency case managers will use the following measures as indicators that clients are improving their financial management and credit profiles:

1. Maintaining a budget for 90 days
2. Paying housing costs on time
3. Avoiding NSF/overdraft fees
4. Not using payday loans/connecting with mainstream banking services
5. Improving credit scores or housing credit evaluation

Overall, we anticipate that at least 60% of the clients receiving credit report services (increasing credit score) will meet one or more of the outcome measures listed.

Credit Repair Program Program Overview

In 2025, HOME's financial coaches created the credit repair program. Initial steps included obtaining certification in credit repair and developing a comprehensive program outline.

Recognizing the unique circumstances of each individual, the coaches use the program outline as a framework that was originally created while customizing strategies to meet the specific needs of each client to set them up for success with the program.

In grant year 2026 HOME expects to welcome 24 new clients, for the entire year, while continuing work with clients that started the program in second half of year 2025. Additionally, HOME will request reviews with the county after six months to discuss the program's status and any necessary adjustments to ensure its continued viability.

Credit Repair Program –Credit Counseling Outline Flow

- **CLIENT PROFILES**
 - Client with no collection accounts
 - Client with collection account
 - Client with a credit score in need of repair.
- **STEPS**
 - **Initial Appointment** – HOME Coaches and client conduct a thorough financial assessment, which includes a tri-merge credit report review, followed by the formulation of a strategic action plan and financial assessment.
 - **Credit Report Overview** – HOME coaches obtain and analyze the client's consumer credit report (with the client) from annualcreditreport.com and together develop a personalized action plan based on the analysis.
 - **Identify and Dispute Inconsistencies** – HOME coaches systematically identify inaccuracies within the report that warrant dispute and construct an actionable plan.
 - **Dispute Process** – HOME coaches prepare necessary dispute letters, diligently monitor individual client progress utilizing spreadsheets, and send correspondence via certified mail.
 - **Debt Paydown Strategies:** HOME coaches design and execute effective debt paydown strategies, ensuring the creation of a concrete action plan for optimal results.

Program Details

This hands-on program is structured to promote proactive engagement among all participants, emphasizing that an immediate solution is not feasible. The duration of the program will be determined by the specific goals identified and may extend for a period of up to one year. HOME will conduct follow-up assessments at intervals of 30 to 45 days, tailored to individual needs. Furthermore, a follow-up credit report will be generated after 60 days to evaluate the client's progress and to adjust objectives as necessary.

Outcomes

The anticipated outcome is that clients will achieve a clean credit report with at least a score of 600, all negative comments on the credit profile have been addressed, and payments have been made consistently on time thereby facilitating access to improved financial opportunities and reduced interest rates. Additionally, this process will enhance clients' understanding of their credit, empowering them to make confident financial decisions that can further enhance their credit standing. HOME FFIT coaches and the agency case managers will use the following measures as indicators that clients are improving their financial management and credit profiles:

1. Clients will have a clear understanding of credit pre, and post-tests will be given
2. Credit Score of at least 600
3. All negative comments on credit report will be addressed
4. All payments to creditors will be made consistently for 90 days

Overall, we anticipate that at least 75% of the clients receiving credit counseling services will meet one or more of the outcome measures listed.

Coordination with Other Agencies/Meeting Requirements for Clients of other CSBG Grant Recipients

HOME will receive referrals of clients already enrolled in services at a collaborative agency and clients referred to HOME by other CSBG grant recipients (within DuPage County) to fulfill the budgeting requirement. HOME and the referring agency will receive the client's written permission to share information so that the FFIT coach and the referring agency case manager can communicate to coordinate services as part of the client's Action Plan.

Staffing and Provision of Services

Service	Staff	Annual
Financial Fitness Program Management Working with agency partners to develop/monitor/modify necessary documentation and processes, monitor/modify program content as needed, communicate on client progress	Executive Director Financial Coaches Administrative Assistant	250 hours
Credit Repair Program and Management Collaboration with agency partners and community stakeholders promoting the Credit Repair Program to potential clients. The program commences with assisting the completion of the client's required documentation for participation. Once documentation is processed and clients have officially entered the program, we will implement continuous monitoring of each client's credit report, develop personalized action plans, and prepare necessary correspondence to credit agencies. These activities are fundamental to the effective management of the program.	Executive Director Financial Coaches Administrative Assistant	300 Hours
Individual Coaching (average ten hours total per client, including follow-up support and communication with client and case manager as needed)	Financial Fitness Coaches	30 clients 300 total hours
Individual Credit Counseling The time commitment required from each client participating in this program will differ based on individual needs. Nevertheless, In the new grant year 2026, HOME expects to meet with 24 additional clients, with each client receiving an average of 15 hours of counseling.		24 clients total hours
Financial Fitness Program Support Support services for coaching, including booking and confirming appointments, scheduling classes and preparing materials, prep and intake of clients, data entry, and financial analysis and reporting.	Executive Assistant	10 hours per month 120 total hours annually
Credit Repair Program Support The program's support services include the scheduling and confirmation of appointments, the preparation and intake of clients, and the accurate entry of data.	Executive Assistant	10 hours per month 120 total hours annually

Financial Literacy Training Program and Credit Repair Proposal Budget

Budget Narrative	Cost
One-on-one coaching services, follow-up support by FFIT coach, Program Management, and collaboration with area agencies \$39,088	\$70,928
Credit Repair Program and Management and individual credit counseling for entire year of program, includes collaboration of other agencies \$31,840	
Support staff – FFIT booking and confirming appointments, preparing materials, data entry, and handling logistics \$3,800	\$7,800
Support staff – Credit Repair Program booking and confirming appointments, preparing intakes and, data entry. \$4,000	
Direct Client Assistance Funds	\$2000
Administration for FFIT and Credit Repair Program	\$4000
TOTAL	\$84,728

FY2026 DuPage County CSBG Grant Fund Application

Proposed Budget for January 1, 2026-December 31, 2026

**A Final Budget, not exceeding the approved amount, will be submitted no later than January 15, 2027, in Accordance with Title IV of the Service Block Grant. No categories may be added or subtracted from those proposed.*