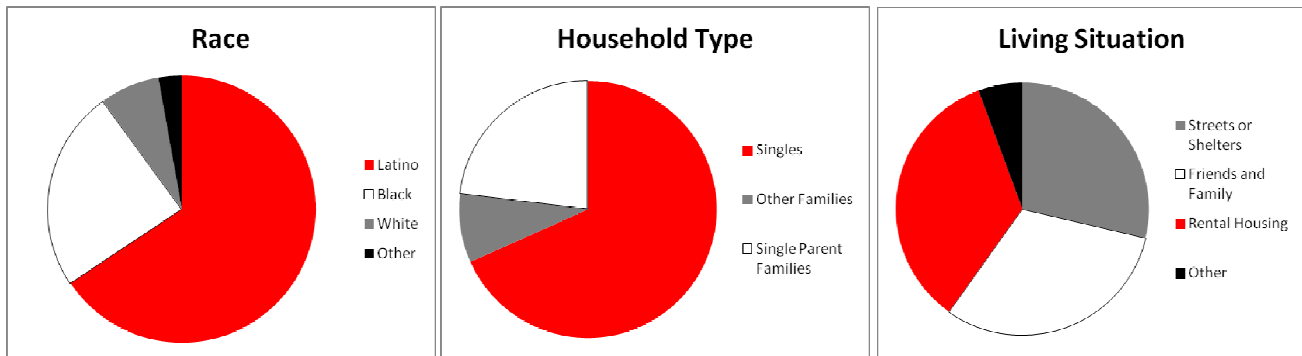


We change more than circumstances. We change **LIVES**.

Center for Changing Lives is a little agency making a big impact. By delivering income support, employment and financial services in a one on one coaching relationship, community members increase their income, improve their credit, build assets and develop the skills and capacities needed to achieve their vision for their life. Through these services, families have a greater capacity for choice, including choice among housing options, and more opportunities to focus on their long term goals and not simply their immediate circumstances.

“You guys are fantastic, you’re not judgmental...you try. You know, you guys are wonderful. Really.”

– Emma (participant, name changed) 6.5.13



Those being served by CCL often have no income, large amounts of debt and credit scores that will ensure they are paying more for basic services like utilities, insurance and cell phones:

In 2012, **888** people in **533** households were served.

- **78%** were unemployed
- **53%** were experiencing homelessness
- **51%** reported 60647 as their zip code
- **48%** had no income
- **45%** presented for job placement services
- **27%** had a criminal background

Financial Medians at Entry

- FICO Credit Score: **564**
- Monthly Income: **\$640.00**
- Monthly Expenses: **\$448.00**
- Total Assets: **\$0.00**
- Total Liabilities: **\$4,943.50**
- Total Net Worth: **-\$4,614.50**



ANNUAL REPORT 2012 Stable. Supported. Connected.

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“You’ve really helped me understand what’s going on with my finances. I appreciate you.”

– Magdalena (participant, name changed) 9.16.13

CCL focuses on transformative relationships that empower participants to overcome barriers and achieve their goals. Between January and December 2012:

430 participants, 313 new and 117 follow-up from 2011, received financial capability services.

- **56%** achieved a financial success, including increases in net income, net worth and/or credit score.

Agency-wide, **343** participants completed a repeat assessment of their financial situation.

- **63** people agency-wide increased their income
- **49** people were placed in jobs
- **110** people agency-wide increased their credit score, decreasing the fees they will pay for poor credit
- **16** people went from unscored (no credit score) to scored
- **108** people agency-wide increased their net worth, 98 of whom decreased a liability.

Financial Medians at Repeat Assessment:

- **\$936.00**: Median increase in net income
- **1—209**: Range of credit score increases (in points)
- **\$1,129.50**: Median increase in assets

CCL brings financial services often reserved for the wealthy to households experiencing and at-risk of homelessness.

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Local Initiatives Support Corporation
National Community Reinvestment Corporation
Polk Bros Foundation
Public Allies
The Emergency Fund
The Field Foundation of Illinois
Community Partners for the Common Good
Thomas M. & Mary M. Owens Foundation
U.S. Corporation for National Community Service
U.S. Department of Housing and Development

Faith Based Communities and Businesses

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Barrington United Methodist Church
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Central United Methodist Church, Skokie
Christ United Methodist Church
Dill Pickle Food Co-op
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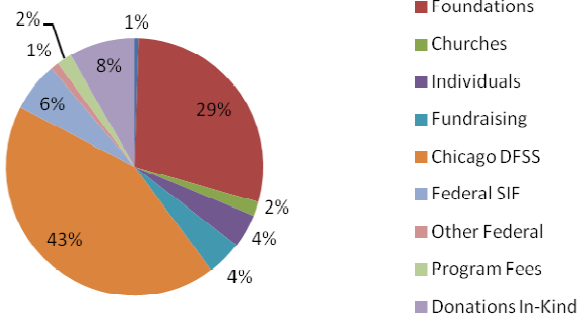
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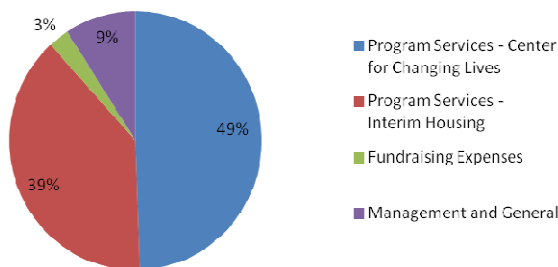
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2012 Expenses



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