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- **Good afternoon**, My name is Rosie Gray, from East Calais: I'm an Accredited Financial Counselor and Micro Business Counselor with Capstone Community Action.
 - Please support \$1.65 million in base funding for the Vermont Community Action Partnership's (VCAP) Financial Capabilities programs (Microbusiness Development (\$580k), Volunteer Income Tax Assistance (\$547k), and Financial Coaching(527k)), a \$600k increase over FY25 base funding for these programs

I'd like to share an inspiring story about Kathy and Doug, two determined disabled Vermonters who faced significant challenges on their path to homeownership.

In 2022, I met Kathy and Doug, a couple living in an apartment building that was on the verge of being condemned. Despite their circumstances, they held onto their dream of achieving homeownership goal that would provide them with stability, security, and a place to truly call their own.

Their journey, however, was anything but easy. They faced credit challenges, had no established savings, and encountered frustrating setbacks when three different case workers left their roles at the USDA.

Kathy and Doug refused to give up. Over the course of nearly three years, they worked tirelessly to improve their financial standing and navigate the complexities of the home-buying process. With the right support and resources, from our housing team, Vita program and financial coaching, they turned their dream into reality.

Today, Kathy and Doug are proud homeowners in St. Johnsbury, VT. Their story is a testament to the power of persistence, financial education, and the right guidance and resources. They proved that with determination and the right support, achieving the American Dream is possible—even in the face of significant obstacles.

Here's what Kathy and Doug had to say about their experience:

"Doug and I, with lots of help from the incredible people at Capstone, finally purchased our home. Rosie was instrumental in helping us increase our credit scores and set up a STABLE account. She guided us through the home-buying process by breaking it down into manageable, easy-to-follow steps. She helped us gather the necessary paperwork, set up a secured loan, pay off old debts, and improve our credit scores to a favorable number, which ultimately qualified us for a USDA mortgage."

- We ask you for your support as we know Financial counseling is an essential service for those seeking to improve their financial literacy, overcome debt challenges, and build a secure financial future
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