The mission of Garrett County Community Action Committee, Inc. is to improve the quality of life for people in need by empowering them to become more self-sufficient and by providing essential services in collaboration and cooperation with partners.

A key element of self-sufficiency is financial awareness and stability. Through services provided by the Stepping Stones for Your Financial Future Program, individuals and families will be given the tools and support to meet financial goals. It is our hope that those who we serve will increase their savings and assets to secure a financially healthy future.
Stepping Stones for Your Financial Future and Financial Counseling/Coaching Services

Getting Started...

This step is for people who are struggling with the basic needs: food, housing, and relationships... Just because you hit a rough patch doesn’t mean we can’t help you. By getting started, your Coordinator II will work with your budget or help you create one. This will help you find, apply for, and receive services in the community to meet your basic needs.

Budgeting and Bill Payment

This step will target people who are stable and are meeting basic needs but cannot find a way to pay current and/or past due bills on time or at all. A financial counselor from the Asset Development Department will meet with you at least 3 times to help you set a budget that works for your family. She will help you figure out what to pay first and get you back on track to meet your financial goals.

Financial Counseling and Coaching

Topics include but are not limited to:

- Budgeting
- Savings/Emergency Funds
- Credit
- Debt Repayment (current and overdue bills)
- Assets
- Charitable Donations
- Financial Institution Education
- Insurance (life, home/renter, etc.)
- Financial Education Workshops

How will being placed on a Financial Education Step help me?
Not all individuals and families share the same financial goals. Each step is designed for your specific needs based upon financial history, knowledge, and motivation to improve financial circumstances. You can move from step to step when specific goals are met. Your financial counselor will use your track to help you meet your needs and achieve your goals.

Credit Building and Savings

This is designed for individuals and families whose basic needs are met, who are paying current bills but need help cleaning up or building their credit. Like services available in the previous step, you will meet with a Financial Counselor at least 3 times. You will be introduced to your credit score at the first meeting and in the following sessions will build a knowledge base that will help you improve your credit. An introduction to savings will also be provided.

Planning for the Future

You are our most skilled and motivated financial clients. If you are meeting all of your basic needs, are paying current and past due bills, have a knowledge of your credit score and are making decisions to improve and maintain it, then financial planning is for you. Your Coordinator II will serve as a Financial Coach to help you set high level financial goals and follow your progress.