

# m/Pact Statement

FINANCIAL SUCCESS STORIES FROM OUR COMMUNITY

## KHADIJATU FOFANAH

Khadijatu is no stranger to facing adversity. She was pregnant the first time she was laid off from her job, which “started a whirlwind of financial issues.” When she was evicted again with her newborn, she knew it was time to move on and find a new path for her and her daughter.

Khadijatu’s situation was complicated by her daughter’s asthma diagnosis, which included surgery to have her anedoids removed when she was only one year old. She found herself running back and forth to and from doctor appointments which led to her being late to work and even missing work on several occasions. This process ended up in a series of lost jobs for Khadijatu. She ended up homeless and feeling like she had let her parents down (especially her mother). They had made the difficult journey from Sierra Leone in West Africa and worked hard to make sure that they provided a good foundation for Khadijatu from which to grow and thrive. With this heavy emotional burden, Khadijatu started looking for answers and resources to help get her and her daughter back on their feet.

They found everything they needed at Warren Village. They were able to establish a place to live and rebuild their life surrounded by a supportive community full of resources. One of these resources was access to an *mpowered* financial coach on-site as part of Denver’s Financial Empowerment Center program. Khadijatu had a long road ahead of her to come back from the previous evictions, divorce, debts from medical bills, and a past bankruptcy. After her first meeting with her financial coach, she reports that she “really put everything into perspective” as they discussed the past and developed financial goals for the future, including finding permanent housing and cleaning up her credit report. “It’s hard to commit to the process. The minute we put some money away, an emergency would come up and all of that savings would go away to cover it. But, you have to persevere. *mpowered* is a tool, and you have to put it to work for you.”

**“You have to persevere. Don’t let the past destroy your future”**

It’s been 2 years since her first meeting with her financial coach and Khadijatu reports that she has “transformed from survival to self-sufficiency” since 2014. Due to the hard work she’s done she can “envision a strong future with [her] daughter.” She has raised her credit by over 100 points (to over 700!) and is planning to move into permanent housing in 2017. Reflecting on what she’s been through to get here, Khadijatu has learned a valuable lesson: “Don’t let the past destroy your future.”

