

Getting Ahead

FOR A 'GETTING BY' WORLD



Getting Ahead is a program that provides education for understanding and breaking the cycle of generational poverty — from its financial, psychological and social causes to its ramifications. This 16-week course, taught by financial literacy and banking professionals, equips participants to overcome financial challenges and encourages them to work to build a better future for themselves.

History

Getting Ahead was founded in 2004 by Phil Devol, an international consultant, who began the program to help individuals recover from addiction after rehabilitation. Now, Getting Ahead is a global curriculum to help individuals living in poverty to break its cycle and become self-sufficient.

WHY DOES SC NEED IT?

The U.S. poverty rate is 11.6%. In South Carolina, the rate is up to 14.6%, making us one of the top 10 poverty states in the country. In Georgetown and Jasper counties, these rates are even higher, with respective poverty at 15%-19%. Poverty is a crisis worthy of attention. Getting Ahead offers a solution.



Meet Sierra

GETTING AHEAD GRADUATE

Sierra came into our Getting Ahead program when she was seven months pregnant. When she started class, Sierra was on the verge of being evicted, unemployed and had no plan, all while getting ready to bring another child into the world. She and her children were living in a dilapidated dwelling. Rats and squirrels, even a snake, came into her home through the roof. Growing up, Sierra had made some bad choices, and they left her with a criminal record. This record meant Sierra was ineligible for housing.

After completing the Getting Ahead course, Sierra was able to get her record expunged. She got an apartment through the Housing Authority, went to nursing school and became a certified Home Health Aide. Sierra is now working, caring for her children and helping her community.

MISSION — Getting Ahead seeks to empower those experiencing poverty by supplying participants with skills, tools, and relationships to begin the path toward self-sufficiency.

VISION — Through participation in a 16-week class, participants learn about financial literacy, budgeting, programs and local networking to help them progress forward in the journey to economic stability.

Getting Ahead quick facts

- Catholic Charities of South Carolina began offering Getting Ahead courses in 2018 in Georgetown.
- 35 individuals have participated in and completed the program.
- All Getting Ahead courses are taught by qualified professionals. Instructors must complete mandatory financial training prior to teaching.
- Age requirement is 18+ to participate in the program.
- **Average demographic of participants in SC:**
 - Age 20-50
 - Single mothers
 - Residing in Georgetown / surrounding counties
 - Underemployed / unemployed
 - Receiving public assistance
 - Medicaid eligible
 - No secondary education



Getting Ahead taught me how to break the cycle of poverty in my life. Since completing the course, I have worked very hard to accomplish many of my short-term goals to provide for my family.

-Veronica

Getting Ahead graduate

Expenditures & Breakdown

PROPOSAL COST = \$54,000

GEORGETOWN

Class costs: \$7,500

Additional Staff: \$39,000

HARDEEVILLE

Class costs: \$7,500

Additional Staff: n/a

Expand sessions offered in Georgetown.

Each class costs an average of \$1500-1800, which covers all books, curriculum materials and supplies, meals and graduation costs. Hire one additional staff member to manage the program. The cost to employ a second full-time staff person is \$39,000.

Expand the program to Hardeeville (Jasper County).

We have two staff people there who have already been trained to run the groups. The cost to fully implement Getting Ahead in Hardeeville is \$7,500.