

PERSONAL INVESTMENT ENTERPRISE PROGRAM PARTICIPANT EXPERIENCE

The PIE Program provides tools that empower low-income individuals and families to save and build assets to strengthen their economic stability.



Marcela, Home ownership PIE Graduate

PIE is a financial empowerment program providing education and access to opportunities for participants to reach their program goals. The program results in families and individuals becoming more active members of the community through first-time home ownership, education or business development. Eligible PIE participants are at 200% of the Federal Poverty Level or at 80% of the area Median Income.

PROGRAM ASPECTS PARTICIPANTS RATE HIGHLY

- 1. Focus on a Specific Goal** - Participants receive asset-specific financial education classes focused on each individual's end goal: first-time homeownership, education or business development.
- 2. Matching Funds** - Participants earn a four-to-one match to savings. This allows them to quadruple their savings at time of program completion.
- 3. Learning to Save Consistently** - For many PIE Participants, this is the first time they are actively saving on a monthly basis.

83% of PIE Participants successfully complete the program

PARTICIPANT OUTCOMES

-  47% of participants say saving is a new habit.
-  77% of participants plan to continue saving on a regular basis.
-  42% of participants saw an increase in income.
-  88% of participants have future saving goals.

ONE YEAR LATER

- 64%** continue saving on a regular basis.
- 40%** saw a continued increase in income.
- 75%** achieved future saving goals.

IMPACT OF PIE PROGRAM IN PARTICIPANTS' OWN WORDS

There's no way I would have been able to buy a permanent home without it! In this rapidly inflating housing market, I was losing hope that I would ever be able to lock in my monthly housing costs. Because of this program, I'm finally able to escape the stress of having to move every two years just to keep housing affordable. I'm eternally grateful!
PIE Homeownership Participant

Without a doubt, finding this program encouraged us to start our small business, with the classes and the grant, it sparked the desire to plan for the future, and grow with our business on a personal level. Thank you, without you we would not have known how to move forward with our small business.
PIE Business Owner

The PIE Program alleviated a lot of stress and anxiety regarding the cost of higher education. Because PIE funds paid for a semester of college, I was able to use our money to cover childcare expenses and basic necessities without worrying about how we would put food on the table. Thank you so much for your generosity!
PIE Education Participant