

#12 | HELP IS HERE



**Your gift will help
provide one family with
financial counseling
and education.**

openhearthinc.org

A leader in resource coordination and community building, Open Hearth, Inc. provides innovative programs to support and empower people to end the cycle of homelessness, acquire affordable housing, a means of transportation, and workforce opportunities, and achieve financial stability. It operates in Chester County and Montgomery County, Pennsylvania, two of the state's wealthiest counties where 6% of the population lives below the federal poverty line.

Open Hearth's Financial Insight and Resource Management (FIRM) program is an award-winning, comprehensive one-on-one assessment program centered on financial education. It is designed to help individuals and families gain basic awareness of their financial situation and oftentimes discover the root cause of their financial hardship.

FIRM works with the participant to map a solution to avoid similar problems in the future, while also supporting the development and growth of families' and individuals' financial assets and resources.

Alternative Christmas Shop
SWARTHMORE PRESBYTERIAN CHURCH
swarthmorepres.org/alternative-christmas-shop-2023