



New Haven
Financial
Empowerment
Center

*Free One-on-One
Financial Counseling*

What We Do at the Financial Empowerment Center

Empowering Communities Through Financial Guidance

Darina Mitchell, MBA

Local Government Manager/ Nationally Certified Financial Counselor

*WE HELP
INDIVIDUALS AND
FAMILIES TAKE
CONTROL OF THEIR
FINANCIAL FUTURES-
ONE STEP AT A
TIME!!!*

OUR MISSION

OUR MODEL

How We Empower Our Clients



Open safe and affordable bank/credit union accounts



Increase savings for the future



Reduce delinquent accounts



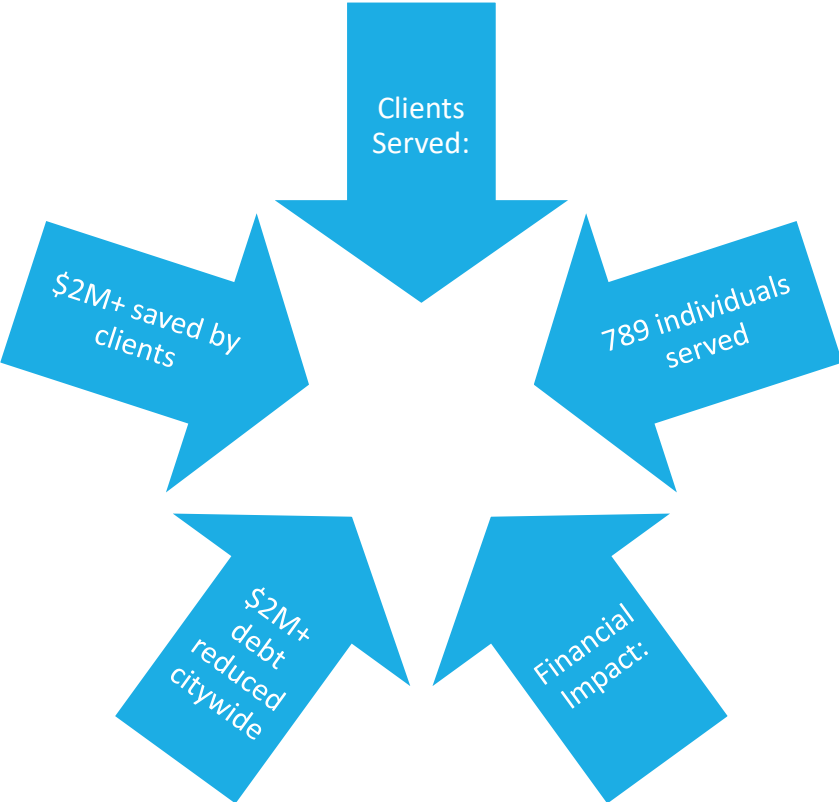
Reduce non-mortgage debt



Improve credit scores by at least 35 points

OUR IMPACT – SINCE INCEPTION

Real Results, Real People



From: 12/1/2019
Through: 4/15/2025

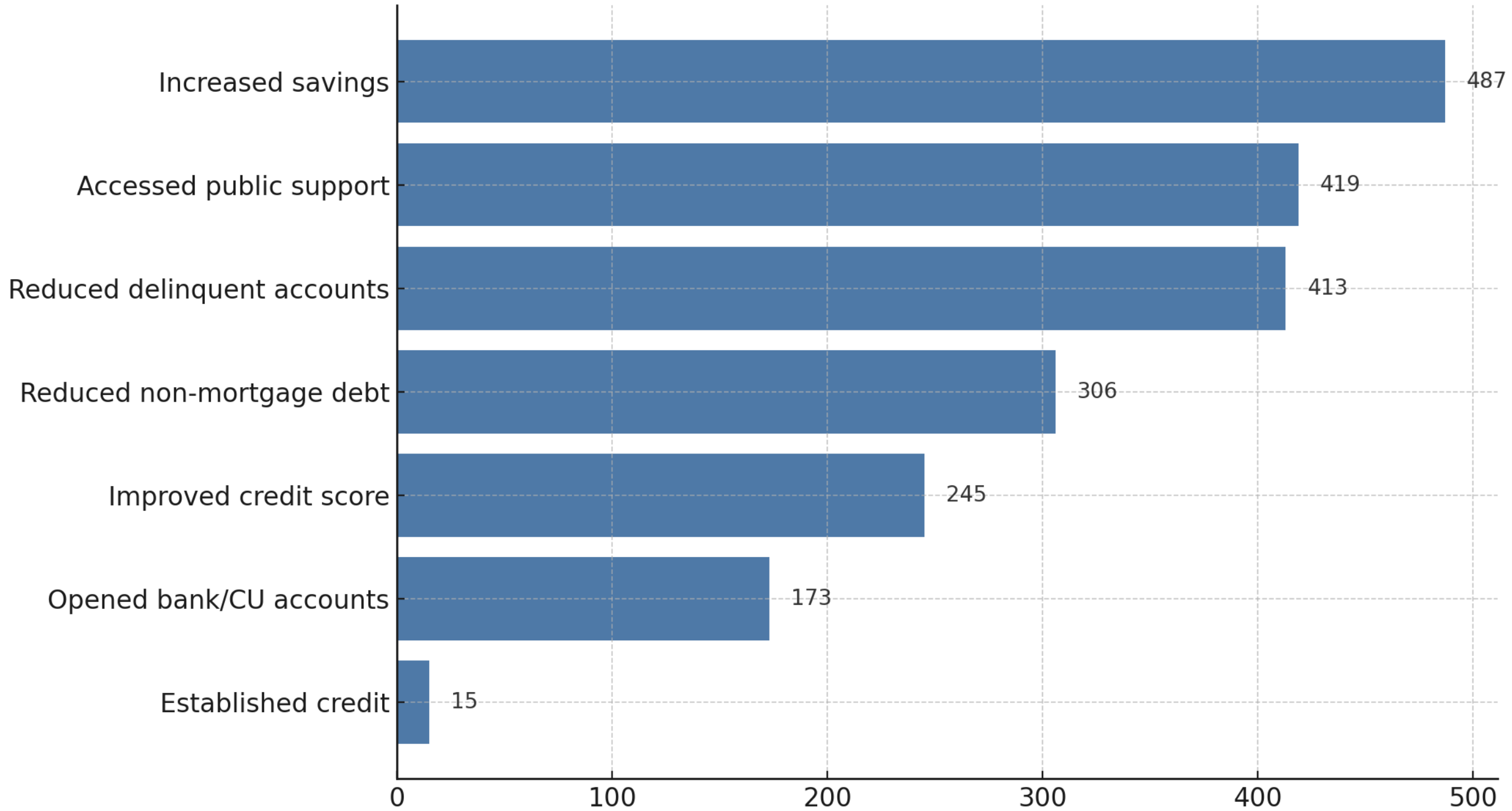
Outcomes by the Numbers

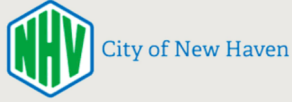
WHAT WE'VE HELPED CLIENTS
ACHIEVE

Outcome	Number of Clients
Increased savings	487
Accessed public support programs	419
Reduced delinquent accounts	413
Reduced non-mortgage debt	306
Increased credit score by 35+ pts	245
Opened safe & affordable accounts	173
Established credit	15

As of 4/15/2025

Client Financial Outcomes Since Inception





**In the city of New Haven,
CT, we've helped clients
reduce over \$2M in
debt!!!**



789
Clients served



\$2M+
Debt reduced
citywide



\$2653
Average debt
reduced per client



413
Clients who reduced
delinquent accounts



Stop working against your goal! Get
focused and remain disciplined!!

Darina Mitchell
Local Gov't. Manager/ FEC Counselor

Visit [NHFECE site](https://www.newhavenfinancialemPOWERment.com/) to learn more.
<https://www.newhavenfinancialemPOWERment.com/>

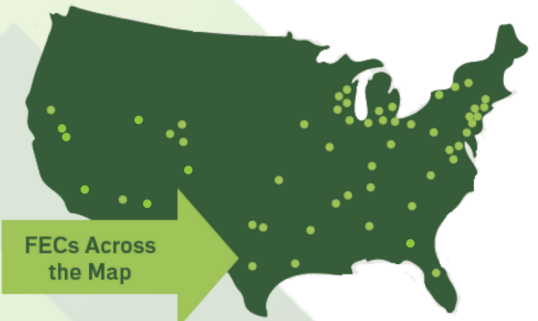
The FEC Movement: City of New Haven

The FEC Movement: Nationwide



The FEC Movement: Celebrating over **\$315 Million** in debt reduced across the country

FEC counselors see firsthand the impact debt can have on clients' lives. Burdens like medical bills, student loans, and credit card debt can prevent clients from achieving financial security. That's why we're celebrating a major milestone in the FEC Movement: **across 37 FEC locations nationwide, counselors have helped clients reduce more than \$315 million in debt.**



The average FEC client arrives at their first appointment facing a non-mortgage debt load of \$36,000. Through professional, one-on-one financial counseling as a free public service, clients reduce that debt while also building savings, improving credit, opening safe banking accounts, and planning for the future.

Debt Reduction by the Numbers



\$315M+
Debt reduced
nationwide



\$2,400
Median debt reduced
for clients with
decreased debt



34 points
Median credit score
increase for clients
with increased credit



2
Median # of
delinquent accounts
reduced

Visit www.fecpublic.org to learn more.




Why It Matters

- I want to thank you for your time, your professionalism toward me throughout the program, and every individual who comes through your office doors. I want to thank you for all you do for the community. With much respect, Moraima.
- Hi, my name is Shamecca, and I've been working with the Empowerment Financial group... Working with Darina on my credit has been a success. She has been able to point out what I need to work on with my credit reports to increase my scores and help me establish a good credit-worthy history. Darina is always available through phone and email to help me be successful in achieving my goal of purchasing my dream house. Thank you, Darina, for helping me stay on the right path.
Sincerely, Shamecca

We're Just Getting Started

As we continue serving our community, we're expanding our support to meet today's evolving needs — especially in the current national climate.

Our focus moving forward includes:

-  **Student Loan Repayment Guidance** — helping clients navigate new forgiveness rules, repayment plans, and budgeting for loans.
-  **Social Security Benefits Assistance** — ensuring individuals and families understand and access what they've earned.
-  **Legacy Planning** — deeper conversations about wills, estate planning, and building generational wealth.

We're committed to not just solving immediate problems but building lasting financial strength for every client we serve.

LOOKING AHEAD: EMPOWERMENT FOR THE FUTURE

Our Training & Expertise

THE EXPERTISE BEHIND THE
IMPACT

Our counselors aren't just helpful — they're trained, certified, and committed to delivering expert-level guidance rooted in both empathy and precision.

Our Training & Expertise

□ **Step 1: National Certification**

- 4-6 weeks of intensive study and testing
- Certified through NACCC (National Association for Certified Credit Counselors)
- Focus: credit education, budgeting, debt, and counseling ethics

□ **Step 2: FECBOT Training**

- 2-4 weeks of hands-on system training
- Tools: secure data entry, soft credit pulls, financial health assessments
- Tracks: income, cash flow, FICO scores, session goals

□ **Outcome**

- Expert-level, client-centered support
- Guidance rooted in empathy and accuracy
- Every counselor is highly trained and nationally certified

Thank You to Our Past Counselors

With Gratitude: Honoring Those Who Paved the Way

We extend heartfelt thanks to the dedicated counselors who have been a part of our journey. Your compassion, expertise, and commitment laid the foundation for the Financial Empowerment Center's success.

- The work goes on, the cause endures, the hope still lives, and the dream shall never die. – Ted Kennedy

Past Counselors Who Served Our Community

- Denise Bryan
- Latrice Allen- Frasier
- Fernando Reyes
- Katrina Goins
- Scott Hamilton
- Stacy Downer
- Ibrahim Jibrell
- Brenda Moore
- Lisannie Hilario



FINANCIAL *Empowerment* CENTER



Learn how to manage your money wisely.
Learn the tips and tricks from our experts!



Call us at: 203-946-8523

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Thank you

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