

# WOMEN UNITED GRANT APPLICATION FORM

## Organization Information

### Organization Name

Goodwill Keystone Area

### EIN

23-1365338

### Address

1641 Old Philadelphia Pike  
East Building  
Lancaster, Pennsylvania 17602  
United States

### Contact Name

Jacqueline Stem

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717-870-9976

### Contact Email

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### Executive Director / President (If different)

Edward Lada, Jr.

## Eligibility Criteria

**Is your organization a registered nonprofit organization with an official letter of determination of 501c3 status from the Internal Revenue Service?**

Yes

**Has your organization operated in Lancaster County for at least one year (operating in Lancaster before July 1, 2024?)**

Yes

**Does your organization or program you are requesting funding for in this application serve primarily women over the age of 18?**

Yes

**Does your organization provide services to families at or below the ALICE threshold in Lancaster County?**

Yes

**Is your organization delinquent on any state or federal debt?**

No

**Does your organization share United Way's view of collaborative and inclusive service to the entire community, without excluding anyone on the basis of race, color, religion, gender, ethnicity, national origin, age, disability, sexual orientation, or any other factor not relevant to a person's eligibility for service or ability to contribute?**

Yes

**Has your organization update your listing with PA 211 in the last 12 months?**

Yes

## Application Elements

### Organization Description

The Goodwill Keystone Area vision and mission are to advance sustainability in our local communities, so that all individuals and families can thrive and flourish. Goodwill Keystone proudly serves 22 counties in central and southeastern Pennsylvania. Here at Goodwill Keystone Area, we are focused on social sustainability creating pathways to self-sufficiency through job opportunities and services that promote belonging. We also offer our employees valued resources to grow their skills and capacity and support to their overall well-being. We are equally committed to expanding our efforts to enhance environmental impacts in our communities to reduce waste in our local landfills. Lastly, it is vitally important that we grow our revenue and proceeds to sustain and build our local retail operations and impactful mission and business services as part of our unique social enterprise model.

For 77 years, Goodwill Keystone has worked hard to build a strong legacy of helping people with barriers to employment build skills, find jobs and grow their careers. In recent years as the workforce system continues to evolve, Goodwill Keystone has pivoted to address our community's most pressing needs.

### Commitment to Equity

At Goodwill Keystone Area, we are unwavering in our commitment to creating pathways to opportunity for all community members. Our mission to advance sustainability so individuals and families can thrive guides every aspect of our work, with a belief that economic self-sufficiency should be accessible to everyone. We recognize systemic barriers to employment and have developed service models for individuals with disabilities, justice system impacts, homelessness, veterans, and marginalized communities. Our job training programs offer vocational skills, career counseling, digital literacy, financial education, mental health resources, and community connections. We strive to create resilient communities by building skills for meaningful contributions and shared prosperity. Our programs emphasize career pathways with living wages, benefits, and advancement opportunities. Guided by ongoing community engagement and collaboration, Goodwill Keystone ensures our services remain relevant, accessible, and effective in addressing evolving community needs.

## Proposal Details

### Main Priority Area

Women's Financial Stability

### Grant Dollar Amount Requested

\$20,000.00

**What percent of the overall project budget is covered by the Women United grant?**

22

### Project Description

Goodwill Keystone had identified a significant wage gap between men and women, with women of color facing an even greater disparity. We also witnessed the many challenges that women faced as they tried to earn adequate wages to help support their families, save for retirement and simultaneously care for those they love. To address this issue, Goodwill Keystone launched the Women of Wealth (WoW) program last year, which aims to improve the financial stability of women in local communities. The WoW program focuses on financial wellness, teaching women essential concepts such as earning, spending, saving/investing, managing debt, protecting assets, and utilizing technology tools. Additionally, the program offers education on entrepreneurship, the gig economy, side hustles, and other relevant

topics.

WoW provides a supportive learning environment, both in-person and virtual, and includes monitoring and tracking participants' progress towards financial goals. The program offers one-on-one coaching, entrepreneurial training, business plan preparation, connections to resources, communication and marketing skills, and follow-up services. Last year, Goodwill Keystone held 31 WoW-focused events in the Lancaster area, with 89 attendees, and received strong support from the community.

WoW has been self-funded since its inception, but Goodwill Keystone is now seeking support from the United Way Women United Grant to continue and expand our services. The goal is for each woman participating in WoW to increase their financial stability by providing education and resources that empower them to increase earnings, improve financial literacy, and reduce reliance on credit cards. The WoW strategy is to deliver tailored financial education, coaching, and entrepreneurship training to women through a supportive learning environment that equips them with the knowledge and confidence to build savings, improve credit and pursue new income opportunities. Our goal is to "grow" the WoW program by 10% - conducting 35 WoW-focused events that educate 100 Lancaster women next year.

### **Collaboration**

The Goodwill Keystone Women of Wealth (WoW) program collaborates with organizations supporting women in transition, low-income households, and individuals seeking economic independence and tailors our financial education to the unique needs of different populations.

Key collaborations:

- >Milagro House & Clare House: Financial literacy workshops for women overcoming housing instability, covering budgeting, debt reduction, credit understanding, and savings strategies.
- >Phoenix Academy & Thaddeus Stevens College: Foundational financial education and career readiness support for students, including banking basics, responsible credit use, salary negotiation, financial aid management, and student loan repayment strategies.
- >Lancaster County Housing Authority & Senior Centers: Financial wellness programming for older adults, focusing on fraud prevention, retirement planning, managing fixed incomes, and estate planning.
- >Community Action Partnership of Lancaster County (CAP): Exploring partnership opportunities to provide financial coaching for single mothers, workshops on building emergency savings, and connecting women with job placement and affordable banking solutions.

WoW encourages women to utilize AI and technology to improve their financial situations, start businesses, or maintain sustainable income streams. We incorporate digital literacy training, AI-powered budgeting tools, and technology-driven business strategies into our programming. WoW ensures that financial education is accessible, relevant, and impactful for women at different stages of life and economic circumstances.

### **Implementation Plan**

Over the past year, the Goodwill Keystone Women of Wealth (WoW) program has grown significantly, expanding our financial literacy and coaching efforts to reach more women across Lancaster County.

With the requested funding, we plan to:

- >Continue delivering WoW workshops in the local shelters and transitional housing programs.
- >Expand partnerships with local school districts to introduce financial literacy to young women in girls' clubs and after-school programs.
- >Strengthen community engagement by participating in local events to recruit WoW participants.
- >Offer a mix of in-person and virtual financial education sessions to increase accessibility.
- >Provide ongoing one-on-one coaching sessions, helping WoW participants set financial goals and track progress.
- >Host bi-annual recruitment events in the fall and spring to attract new WoW program participants.
- >Identify and secure at least four new locations for WoW program delivery in underserved communities.

### **Outcomes & Evaluation**

The Goodwill Keystone's Women of Wealth (WoW) program's impact will be measured through clear, attainable goals that track participant progress in financial literacy, earnings growth, and credit improvement in our next 2026 fiscal year – July 1, 2025- June 30, 2026.

Our goal is to "grow" the WoW program by 10% - conducting 35 WoW-focused events that educate 100 Lancaster women next year.

Our WoW program outcomes include:

- >Financial Skill Development: At least 75% of participants will demonstrate improved financial knowledge based on pre- and post-program assessments.
- >Increased Savings & Reduced Debt: 50% of participants will create and begin executing a savings plan, while 40% will report a decrease in credit card dependency within six months.
- >Entrepreneurial Growth: At least 10 participants will complete our entrepreneurial cohort, developing business plans and accessing resources to launch or scale their businesses.
- >Credit Score Improvement: Participants will set personalized credit goals, and we will track improvements through voluntary reporting. At least 30% of participants will see an increase in their credit scores.
- >Self-Sufficiency Metrics: Using a self-ranking system, participants will assess their confidence in financial decision-making at the start and end of the program, aiming for at least a 20% increase in self-reported financial confidence.

To measure WoW program success, we will utilize pre- and post-program surveys, self-ranking assessments, and participant tracking through a Microsoft Form.

Our WoW goal is not just knowledge acquisition but real-life application, empowering women to take tangible steps toward financial independence.

## Documents

### Required Documents

- [GKA-BOD-as-of-3-25.pdf](#)
- [FINAL-Audit-Rpt-6-30-24-Goodwill-Keystone-Area-29612.pdf](#)
- [Goodwill-Keystone-WoW-Budget-3.25.pdf](#)
- [GKA-IRS-Determination-Letter-DTD-10-30-081.pdf](#)