

# UNITED FOR FINANCIAL SECURITY

Your 2026 Financial Security Impact Report



**UNITED WAY**  
Pickens County

# YOU BUILT FIRMER GROUND

I am very excited to share with you the amazing impact you have had on hardworking families in Pickens County. This report celebrates you. Your generosity is what allows us to offer life changing programs that open new doors for people across our community.

What you are about to read is about firmer ground. Not the kind that makes headlines, but the quieter kind that changes a household from the inside. **The refund a family kept, every dollar of it**, because no one took a cut. The worker who sat down with a coach on a break and saw, maybe for the first time, **a way out from under a debt**. The parent who walked into a class braced and uncertain, and walked out steadier, holding **a number that used to hold them**.

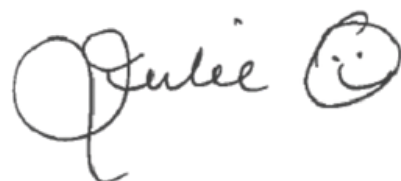
Every one of those moments has your name on it.

Financial security is not about big windfalls. It is about understanding the basics, because a person who knows how their money works, who keeps what they earn, who has someone in their corner when experiencing a setback... that person stands on firmer ground.

And firmer ground is something you can build, one family at a time. That is exactly what you did this year.

You will see programs on these pages, some proven and some brand new, but underneath all of them is the same simple thing you made possible. You helped people in Pickens County feel a little more in control of their own lives. There are few gifts more lasting than that.

So, before the numbers and the stories, thank you. For believing this work matters. I am truly grateful.



Julie Capaldi, President



# SHE TOOK THE LESSON HOME

Financial literacy is one of the most powerful tools we can place in someone’s hands.

Through our partnership with the School District of Pickens County’s Adult Education Program, we offer workshops that help students build the everyday skills behind real financial security: budgeting, saving, understanding credit, and recognizing the small habits that quietly drain a paycheck.

This year, 87 students walked through those classroom doors ready to learn. And one of them carried the lesson somewhere we didn’t expect.

A woman in one of the classes asked our team for printouts of the workshop slides.

Not for herself, but for her children and grandchildren.

She took them home and taught them what she had just been taught.

“I only wish someone had taught me all of this information when I was young,” she said.

You are the reason she had that lesson to take home.

**“I ONLY WISH SOMEONE HAD TAUGHT ME ALL OF THIS INFORMATION WHEN I WAS YOUNG.”**

# EVERY DOLLAR, HIS TO KEEP

George is on a fixed income, the kind where every dollar already has a job before it arrives. He came to Free File the way a lot of people do, a little nervous, expecting to owe. Then he learned the truth. His refund was his to keep, **every dollar of it, because he did not have to pay** to prepare his return.

For someone counting carefully to the end of each month, that is not a small thing. It is breathing room.

That is what Free File does. It puts money back where it belongs, in the hands of the people who earned it. And that is what your gift made possible this tax season.

Through the IRS's Volunteer Income Tax Assistance program (VITA), Free File offers free, in-person tax preparation to individuals and families earning less than \$69,000 a year. A free self-file option, MyFreeTaxes.com, is available for households earning up to \$89,000.

Free preparation. Every eligible credit. Every deduction a family qualifies for. It adds up. Working Pickens County families kept what they earned this season. Because of you, that money kept moving. It bought groceries. It covered a car repair. It caught up a utility bill. It went right back into the local economy. You made all of it possible.


2,011  
tax  
returns

\$2.3M  
economic  
impact

47  
volunteers

1,055  
seniors  
served

\$549k  
saved in  
fees



Your support put 47 trained Free File volunteers across the table from 2,011 Pickens County neighbors this tax season.

# WHAT THEY CARRIED TO THE TABLE

## THE ASSUMPTION SHE COULDN'T AFFORD HELP.

Mary came in quiet and shy. She sat down, opened her envelope, and handed over a W-2. Soon she learned she was getting back \$750. When the volunteer asked if that was about what she received the year before, Mary admitted she hadn't filed at all. She couldn't afford to pay someone to do it. She had only just learned about Free File.

The volunteer filed her 2024 return, too. Another \$720 came back to her.

The look on her face was priceless. Because of you, Mary walked out with **\$1,470 she would otherwise never have seen.**

## STUDENT LOAN PAPERWORK AT 71.

At 71, Sarah is still working part-time for a local nonprofit. Between her paycheck and her Social Security, she earns less than \$25,000 a year, and she is still paying down her student loans. Free File found her the maximum student loan interest deduction and got her a refund of over \$1,200.

Then **in May, Sarah came back.** Not for taxes, but for help completing her federal student loan paperwork. She walked out confident that everything had been sent in correctly.

That is what you make possible. Not a transaction. A relationship Pickens County neighbors can count on.

## THE WEIGHT OF A NEWBORN AT HOME.

Jason worked multiple jobs throughout the year to support his wife and their newborn baby. As his volunteer prepared his return, Jason shared the challenges his family had faced and the sacrifices he had made to provide for them.

For a young family with a brand-new child, a tax refund is more than money. **It is relief. It is stability.** It is the ability to provide.

When his return was finalized, his gratitude was quiet and deep. You are the reason he could give his family that breath.

# THE MOMENT I UNDERSTOOD

By Liz Bagatini, Free File Volunteer

When I started graduate school at Clemson, I took a class about the role nonprofits play in holding communities together. Around the same time, I met United Way's Jeremy Price at a campus event. That one conversation opened my eyes to how much the organization actually does. I knew right then that I wanted to be part of it. I started volunteering with Free File soon after, and I have loved every minute of it.

I came in nervous. Filing taxes was something I had always doubted I could do on my own, and learning the process felt intimidating at first. My first tax season had its challenges, but the experienced volunteers were patient with me, and my confidence grew.

I learned very quickly that what makes this program meaningful are the people.

One moment has stayed with me. I was helping a couple from Mexico who were far more comfortable speaking in Spanish. I was born in Brazil and raised in South Florida, speaking Portuguese growing up and learning Spanish along the way. I was able to step in, help them feel at ease, and work through their return together.

Their gratitude meant everything to me. It was the moment I understood what this work really is.

Free File makes a real difference, and I am proud to be part of it.

## > A NEW PARTNERSHIP

This season, Free File launched a new partnership with the **Clemson University Graduate Student Government** which brought six new volunteers into the program and helped more than 40 international graduate students file complex tax returns.



Liz Bagatini, a Clemson University graduate student, speaks Portuguese, Spanish, and English. Your support put her across the table from a neighbor who needed her.



# A PLACE TO TURN, RIGHT @WORK

Some weeks, an employee shows up to work carrying something heavy. The eviction notice. The unexpected bill. The car repair they can't afford. The IRS letter sitting on the kitchen counter. They don't tell HR. They don't tell their manager. They push through, until something gives.

Pathways at Work changes what happens next.

This July, Adrienne O'Brien begins her work as the United Way Success Coach for Pathways at Work. Adrienne brings years of experience helping people navigate complex life circumstances and meeting people where they are in a nonjudgmental, goal-focused way.

Each week, Adrienne will be on-site at partner companies in Pickens County, meeting one-on-one with employees about whatever they're navigating outside the workplace. Rent assistance. A tax notice. Veterans benefits. Food, clothing, basic needs. Financial coaching. Or simply finding the right local resource for whatever else has come up.

Every conversation is free and confidential. **Employees walk in carrying something heavy. They walk out with a path forward.**

That is what your support helps build in Pickens County. Somewhere neighbors can turn before things get worse.

## Pathways @Work

**Reliable Automatic Sprinkler** and **Champion Aerospace** are the first Pickens County employers to host Pathways at Work, welcoming a United Way Success Coach into their workplaces to meet with employees one-on-one. Both companies are already strong partners in United Way's work through corporate giving, donation drives, hosting Free File mobile sites, and more. Their leadership in saying yes first makes the path easier for every company that follows.

# SHE SHOULDN'T HAVE TO WALK ALONE

Somewhere in Pickens County, a waitress is working three jobs.

She is in her late twenties, juggling shifts to keep the rent paid and the lights on. If she is lucky, she will earn \$30,000 this year. When tax season comes, she will stare at the paperwork and feel her stomach drop. She cannot afford to pay someone to do her taxes. And doing them on her own feels impossible.

Sitting down with a trained Free File volunteer could change that. Someone trusted with her at the table, walking her through it, free of charge.

But only if she finds her way to a Free File site. And only if a trained volunteer is there waiting for her.

Your gift keeps Free File ready for her. The sites open. The volunteers trained and certified. The IRS partnership active. The supplies and software and paperwork in place.

Without you, none of it is there waiting when she finds her way in.

Mail the enclosed pledge card, visit [uwpickens.org/donate](http://uwpickens.org/donate), or scan the QR code below.

Whatever amount you give helps keep Free File and other life-changing United Way programs ready for the next person who needs it.

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## YES! I WANT TO MAKE SURE NO ONE WALKS ALONE.

- \$50 provides free tax prep for a household
- \$100 sponsors two financial literacy classes

Enclosed is my best gift to help my neighbors: \$ \_\_\_\_\_

Scan to give

