



What is Back on Track?

Conestoga Valley Christian Community Services created the Back on Track program in 2017 to assist hard-working families and individuals in avoiding homelessness caused by an unavoidable financial hardship.

Who does it serve?

We have found that people who have fallen through the cracks described as the “working poor” because they make too much money to qualify for public assistance and are earning just enough to get by paycheck to paycheck. It takes one sudden incident – car accident or car repair, medical expense, a high utility bill, and the like – to send a person into a downward spiral of debt. And it doesn’t take long for someone to fall behind on their rent or mortgage.

How does it work?

CVCCS will customize a program that will help them to dig out of a recent financial setback and get “back on track” with their finances. The program seeks to provide them with a comprehensive program that provides mentorship, compassion, and limited financial assistance to address their immediate needs while planning for a self-sustaining future.

Back on Track

Back on Track is a limited financial fund made available by your neighbors and local churches in the Conestoga Valley School District. We know that unforeseen circumstances can create financial difficulties. Our goal is to provide one-time relief for an immediate need to prevent individuals/families from getting derailed financially. Along with any financial assistance we will provide financial counseling to encourage and build financial stability.

This fund is available to working individuals/families residing in the Conestoga Valley School District who have a stable housing situation. Recent loss of job will not be a disqualification. Needs may include things such as car repair, high heating bills, lifesustaining medicine.

Participants must:

- provide their financial information, while this may seem personal it is due diligence on our part as we seek to distribute limited funds**
- read and agree to the policies**
- commit to meet with financial counselors for at least three sessions which will include**

- 1. assessing immediate need and available resources**
- 2. reviewing financial situation, developing a budget**
- 3. action steps for moving forward (Ongoing counseling will be available if desired)**

A committee of CVCCS board members will decide upon any request for assistance. Assistance is not a loan and does not need to be repaid. If the recipient wishes they may make donations to CVCCS in the future to help others in the community. Payments will not be made in cash to the client but will be paid directly to the service provider. Payments maybe in the form of a match and will be limited by funds available.

I have read and agree to the above. I understand that others in the community have given to supply my current need. I understand that if I misrepresent my situation or do not follow through with my commitment I will not be eligible for any services of CVCCS in the future.