

Manage your money,



manage your life.

HOPE is what drives us to achieve a better legacy for ourselves, our families, and our communities.

Creating Financial Freedom for you!

Make an appointment today with our HUD-certified and licensed housing counselor or credit counselors.

Increasing H.O.P.E. Financial Training Center
8570 Rivers Ave. Ste. 120 N. Charleston, SC 29406
www.increasinghope.org • (843) 225-4343
housingcounselors@increasinghope.org

I N C R E A S I N G
H.O.P.E.
FINANCIAL TRAINING CENTER



DOROTHEA BERNIQUE
Founder/Executive Director

While Dorothea was working as an insurance agent and investment advisor in the Charleston Metro area, she was surprised by the number of clients who lacked the fundamentals of good money management. Dorothea desired to help people with modest incomes find ways to stabilize their finances and eventually build a legacy for their children.

In 2003, Dorothea walked away from her promising career and began working from her kitchen table, planting the seeds which would grow into Increasing H.O.P.E. Financial Training Center. Now, after 16 years of service, Increasing H.O.P.E. has helped thousands of people and grown to a five-person staff. Their mission remains creating financial freedom in our community.

Let us guide you!

Our affordable training uses three key programs to begin your personal journey to **Financial Freedom**.



PETER McCLINTOCK
**Housing & Credit
 Counselor**



PAUL BINION
**Finance Administrator
 & VITA Tax Administrator**



KIM MILLER
**Housing & Credit
 Program Administrator**

We believe that every woman, minority, and veteran entrepreneur should be supported, encouraged, and valued in our community.

dfree®

A transformational, lifestyle movement that promotes financial freedom through values-based principles and practical approaches to financial management and income enhancement.

INDIVIDUAL 1-ON-1 COUNSELING

Available for you in the areas of Budgeting, Credit Rebuilding and Financial Education.

WEEKLY WEBINAR SERIES

We are covering topics in personal finance, housing, and small business development – *we bring the experts directly to you!*

We can also help you with...

YOUR CREDIT SCORES

As a Licensed Consumer Credit Counseling Agency, we can assist you with rebuilding your credit score.

TAX PREPARATION - FREE*

(January-April) Schedule an appointment to have your taxes completed and e-Filed by a trained tax specialist. (*available to those making \$65,000 or less, disabled, elderly and limited English speakers).

NEW HOMEOWNERSHIP

Are you thinking about buying a home, but not sure where to begin? We offer Framework, a comprehensive online training course. You'll learn the entire home buying process from start to finish and how to stay on track as a responsible new homeowner. Framework meets many lenders' requirements for homeowner education.

NEW BUSINESS SUCCESS CENTER

The new BSC includes a business incubator, virtual workspace, and co-shared physical workspace. BSC will focus on helping small business owners and entrepreneurs establish, grow and sustain their operations - especially for communities of color. BSC will open in The Opportunity Center on Rivers Ave. in N. Charleston by the end of the year.

SOUTH CAROLINA THRIVE:

Call to schedule an appointment to verify eligibility and receive assistance in applying for Medicaid (including CHIP), Low Income Subsidy (LIS), Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Veterans Affairs Benefits (VAB), Voters Registration, etc.

FORECLOSURE PREVENTION

Have you been laid off work, experienced a decrease in income, or have excessive medical bills? Thanks to COVID-19, many people are facing housing insecurity. We will assist you with your revised application and communication with your lender.

I-HOPE WOMEN'S BUSINESS CENTER OF THE LOWCOUNTRY

The I-HOPE WBC seeks to serve women and minority entrepreneurs and small businesses by providing free or low-cost resources needed to build and grow their business.

The WBC is hosted by Increasing H.O.P.E. Financial Training Center (501c3), funded in part through a Cooperative Agreement with the U.S. Small Business Administration.



Connect With Us!

(843) 225-4343

WWW.INCREASINGHOPE.ORG