

## The SparkPoint Center is an initiative of United Way of Northern Utah and Ogden United

Cottages of Hope is a strong partner of United Way of Northern Utah and together, along with our service agencies, we are pleased to bring this innovative approach to Northern Utah. Our intention is to continue adding strong community partners that offer programs leading to key SparkPoint objectives

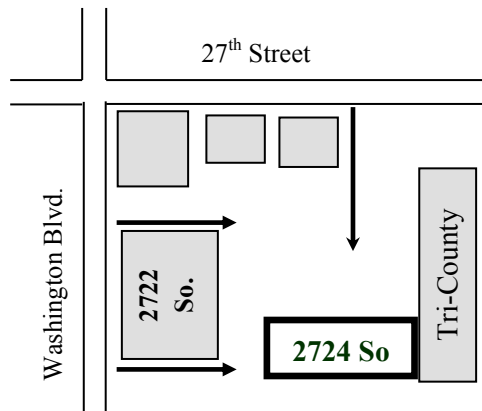


### Get Involved

The services offered at the center are provided at no cost to our clients and made possible through generous contributions, volunteers, and partnering agencies in the community. If you would like to become involved, by making a donation or by volunteering, please feel free to contact us at (801) 393-4011 or [admin@cottagesofhope.org](mailto:admin@cottagesofhope.org).

### Downtown Ogden Location

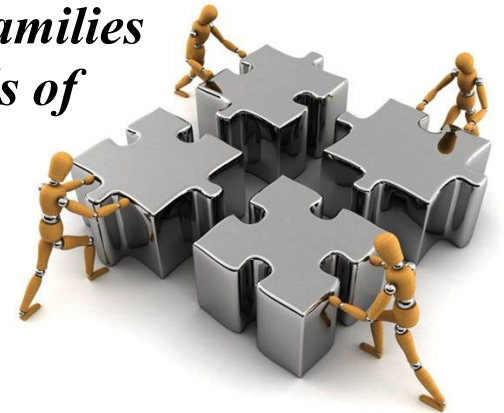
2724 So. Washington Blvd - (Just behind 2722 So.)  
Ogden, UT 84401  
(801) 393-4011  
[www.cottagesofhope.org](http://www.cottagesofhope.org)  
On UTA Bus lines 470 & 612



We are a nonprofit organization and an allied agency of United Way of Northern Utah. #853



*SparkPoint Centers are an integrated approach to service delivery that helps individuals and families gain greater levels of financial stability in one location.*



**The Mission:** To create a professional and positive learning environment that effectively connects clients to training, coaching, and partner resources that lead to increased wages and focused money management.

# Bundling Services to Better Serve Weber Households

**SparkPoint Centers** are family-friendly places where hard-working, low-income people can access a full range of services to help them get out of poverty and achieve long-term financial stability.

The Center brings together the most effective nonprofit and government partners to help clients build assets, grow income, and manage debt. Each client works with a personal coach, who helps create a step-by-step plan to accomplish financial goals. This long-term approach provides on-going support until goals are accomplished and will focus primarily on:

## Increasing Income

- Explore career options and develop career goals
- Learn skills to increase chances of landing a job
- Enroll in training for high-demand jobs
- Start and fund college education
- Improve resume & interview skills



## Managing Money & Credit

- Develop financial goals
- Get organized with financial matters
- Create a balanced household budget
- Manage credit cards and other debts
- Obtain and understand credit report

## Building Assets

- Access free and low-cost banking services
- Develop emergency savings
- Participate in matched savings programs
- Purchase a home
- Plan for retirement
- Open or expand a business

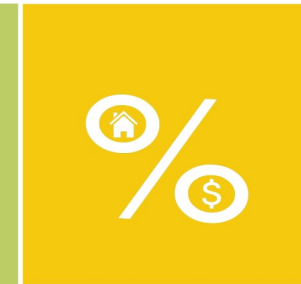


## Key Objectives

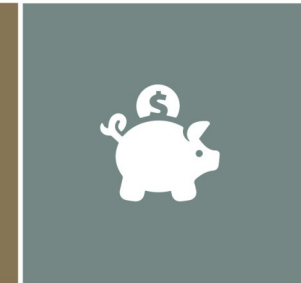
A  
Living  
Wage



Credit  
Score  
of 650  
or above



Debt to  
Income  
Ratio  
Below  
40%



3 to 6  
Months  
Emergency  
Savings

## Hours of Operation:

- Mon-Fri from 9 AM - 5 PM
- Call for an appointment or to ask questions (801) 393-4011

## Community Partners

- Cottages of Hope
- Department of Workforce Services
- People Helping People
- USU Extension Weber County
- Department of Corrections
- Ogden/Weber Applied Technology College
- Futures Through Training
- Your Community Connection
- Ogden Housing Authority