

Maranatha-Carlisle: A Financial Guidance Ministry

Who We Help:

- Individuals and families, facing budgetary challenges, including: elderly and disabled.

Why We Help:

- Because easy credit, like credit cards in the mail, check cashing services, or loans, can catch up with you.
- Because an unexpected expense such as a medical bill or car repair can result in a financial crisis.
- Because sometimes you just can't keep up with the regular monthly bills – high interest, late payments and overdraft charges add to your debt.
- Because we know how difficult and stressful it can be when you are unable to pay your bills and receive harassing telephone calls and threatening letters.

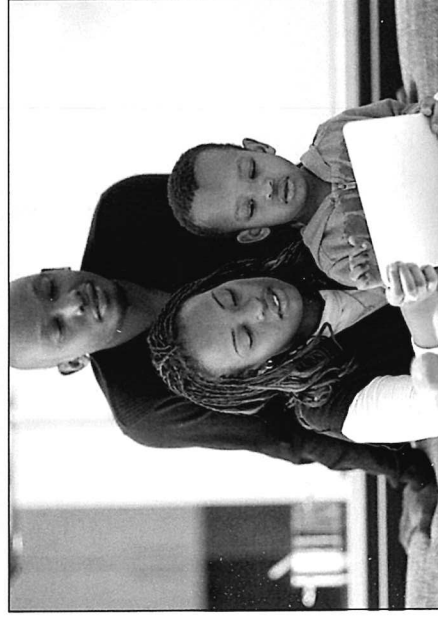
How We Help:

- Together we work with a client to establish household budgets that are realistic and manageable.
- On receipt of client's funds and monthly bills, Maranatha pays creditors on behalf of the client.
- Working with Maranatha-Carlisle helps a client to become disciplined and control spending.
- Maranatha can coordinate services with other agencies and often they are more supportive of clients who are in the Maranatha-Carlisle program.

- We plan ahead by reserving funds for car repairs, insurance, taxes, or unforeseen expenses.
- Our goal is for individuals to gain the tools and understanding to gradually assume responsibility for the management of their own finances.

Client Responsibility:

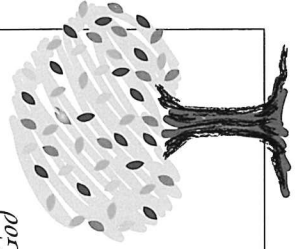
While Maranatha can be relied on to do its part, those in crisis must be prepared to make the sincere commitment needed to establish long term financial goals.



Offering a Hand Up Not a Hand Out

*"I know who holds the future and I know
who holds my hand; With God
things don't just happen -
Everything by Him is
planned."*

~A. Smith



ABOUT US

Initiated by volunteers from the community, Maranatha's ministry began at the United Way of Carlisle & Cumberland County in January 2003, to assist those with financial needs. We work with case managers, churches, landlords, the social security administration and other social service agencies to assure basic needs are met.

*Our goal is to make a difference
in the lives of those we serve!*