

Community Impact Report 2024



parachute
dare to be debt free

parachutecreditcounseling.org
(800) 926-9685

Letter from the CEO



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Our Unwavering Commitment to Your Financial Future!

“At Parachute, our unwavering dedication drives everything we do. We're deeply committed to empowering you with the essential tools and resources needed to build a secure financial future. We understand financial challenges can be daunting, and we're here to guide you every step of the way. Our goal is to provide personalized support, helping you create lasting financial stability, establish generational wealth, and achieve your most important financial goals. Our team is passionate about delivering expert advice and compassionate assistance, ensuring everyone has the opportunity to overcome hurdles and embark on a path toward prosperity.

For six decades, Parachute has proudly assisted individuals in need, a testament to our enduring impact. As we look ahead, our mission remains clear: to continue growing and serving even more people who can benefit from our guidance. We're dedicated to expanding our reach and enhancing our services, ensuring we empower countless more individuals to achieve financial stability and realize their dreams for generations to come.”



President & CEO, Noelle Carter



Leadership



Noelle Carter
President & CEO



Scott Laughlin
Executive VP



Robert Dunn
VP of Counseling



Mark Twarog
VP of Information Technology

Board of Directors

Chair: Joseph M. Morrison
M&T Bank

Treasurer: Matthew Schermerhorn
Evans Bank, N.A

Vice Chair: Ramon Morales
Broadview FCU

Secretary: Kathryn Q. Lewis
Tompkins Community Bank

Robert Torella
Lumsden and McCormick, LLP

Steven C. Dolan
M&T Bank

Joshua Zalen
Independent Health

Nancy LaTulip
Retired

Joseph Sallee
Key Bank

DeAnna Eason
HOME

Our Team

Carey Lynn, Reception Coordinator

Jaime Bergeron, Counseling Intake Specialist

Jared Buckner, Financial Counselor

Libby Morsheimer, Community Outreach Specialist

Lyn Balla, Accounting Manager

Mike Florczak, Financial Counselor

Patty Ann Baker, Mgr. of Client Support Services

Stacey Waugh, Financial Counselor

Christie Maiola, Client Support Specialist

Janet Webb, Client Support Specialist

Jim Ingham, Financial Counselor

Lisa Robertson, Mgr. of Counseling Services

Marco Notaro, Dir. of Strategic Partnerships

Nicole Hiam, Client Support Specialist

Sonya Singletary, Financial Counselor

Therese Melchiorre, Financial Counselor

Barbara Twarog, Volunteer

Lynn Hoffman, Volunteer



Our Mission

*We provide our community
with the best strategies
to master their credit.*



Our Vision

*We are the most recognized
financial counseling agency
in our community that
minimizes the stigma
associated with debt.*

Services

3,190

Households received one of the following service offerings in 2024:

Financial Counseling
Credit Report Review Session
Student Loan Counseling
Financial Coaching & Budget Assistance
Homeownership Readiness Counseling
Delinquency Housing & Foreclosure Prevention
Rental Counseling
Pre-Purchase / Homebuyer Education
Reverse Mortgage Counseling
Bankruptcy Counseling
Financial Literacy Education
Free Tax Preparation (VITA)
Debt Management Plan

Debt Management Plan (DMP)

A partnership with Parachute to make one monthly payment on all of an individual's or household's unsecured debt. We work with creditors to obtain lower interest rates and lower monthly payments, with the goal of paying off their debt, in full, within 5 years or less.

*We are committed to helping families
achieve their goals of becoming debt-free!*

Outcomes

2,372

Households served through
one-on-one counseling

2,050

Individuals served through
financial education

\$12.2 million

Household debt **PAID OFF** through
Debt Management Plans in 2024!

1,563

Households currently enrolled
in a ***Debt Management Plan***

599

NEW households enrolled
in a ***Debt Management Plan***





*A special Thank You to all of our
supporters and community partners!*

