



## WANDA Success Story - Megan Cullen

Megan Cullen is about to accomplish something that many WANDA moms dream of: using her WANDA funds toward the purchase of a home. This month, she will close escrow on a house in Redwood City. At last she will be able to provide a tangible “safe spot,” as she puts it, for her family to gain the stability she has worked so hard for.

Ten years ago, Megan was worrying how she would feed herself and her two young daughters. For years she was in “survival mode”, as she puts it, living in pain and fear and not knowing how to ask for help at a time when she desperately needed it.

Things began to turn around about four years ago when Megan heard about HIP Housing, a local agency that connects people to affordable housing. Thanks to HIP, Megan was able to find stable, affordable housing. The timing was fortuitous, as Megan had been accepted to the Bachelor’s of Science in Nursing program at San Francisco State. Freed from the burden of paying a high rent, Megan could concentrate on her studies.

It was also around this time that Megan heard about WANDA through her caseworkers at HIP Housing (HIP has referred many participants to our program over the years.) Megan joined WANDA in 2014. Again, timing worked in her favor: she had been awarded a large scholarship and was now faced with the task of managing the money she was given. Megan credits the financial literacy training she received from WANDA for opening her eyes to the importance of smart money management. As she discovered, “there’s more to financial responsibility than having money.” Over the years, she’s found herself referring back to the materials she was giving in class on budgeting, saving and managing credit. Megan also opened savings accounts for each of her daughters.

The warm, welcoming atmosphere of WANDA kept Megan moving forward. As a single mother, Megan often felt judged and unsupported. At WANDA, she felt that the instructors and staff believed in her. This gesture of support was immeasurable in maintaining her confidence and resolve. By 2016, Megan graduated from nursing school. She went on to land a coveted position at UCSF Benioff Hospital in the Neonatal Intensive Care Unit, no small feat for a recent graduate.

Over the years, Megan has learned to set ambitious goals: attending nursing school, finding employment as a first year nurse, purchasing a home in a highly competitive market. Megan has also taught her daughters to set goals and work toward them. Both girls have created vision boards and are already working accomplishing their dreams - one daughter would like to become a veterinarian and the other plans on being an actress on Broadway. If the girls take after their mother, they are likely to succeed!