Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story



From Financial Uncertainty to Career Opportunity: Janae Wilson's Journey Toward Economic Mobility

How Charlotte Area Fund helped a mother find a new career, begin rebuilding her financial stability through the Financial Opportunity Center® program, and discover an opportunity to help others succeed.

When Janae Wilson moved from New York to Charlotte, she was looking for a fresh start. Having spent her entire life in New York, she wanted a change of scenery and an opportunity to build a new chapter for herself and her daughter.

With a bachelor's degree and a master's degree in Public Administration, Janae believed her education and experience would help her secure employment in her new city.
But the transition proved more difficult than she anticipated.

“I noticed that the job market was very bad. I didn't know it was that bad, [or] I would've come down here with a job, but I came thinking because I have a master's degree, I can get a job,” Janae recalled.

Despite her qualifications, finding stable employment was a challenge. She began delivering food through Uber Eats and pursuing other ways to earn income, but the work wasn't enough to meet her household's financial needs.

“I had to pay rent. I had to feed my daughter and myself,” she explained.

For Janae, the challenge wasn't a lack of ambition, education, or willingness to work. She needed an opportunity to connect her abilities with a viable career path—and the support to regain financial stability.

An Unexpected Pathway to a New Career

Janae first learned about Charlotte Area Fund (CAF) through a flyer. She initially approached the organization seeking Commercial Driver's License (CDL) training, believing it could provide a pathway to steady employment.

But during her initial conversations with CAF staff, she learned about another opportunity.

“I went to Charlotte Area Fund to try to do CDL and a gentleman there I spoke to was like, hey how about NCDOT, and then I just signed up for the class and that's how I got started.”

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

Janae was eager to return to work as quickly as possible. When she learned that the CDL training would take six weeks, she expressed concern about waiting that long to begin earning income.

“My thoughts were, I need a job now!” she recalled.

A CAF staff member named Tony introduced her to an upcoming highway construction training opportunity associated with the North Carolina Department of Transportation (NCDOT). That conversation would help change the direction of her career.

Through CAF's workforce development services, Janae was connected with the Highway Construction Academy, where she gained exposure to opportunities in the transportation and construction industries.

What began as a search for immediate employment ultimately introduced her to an entirely different professional path, one that would draw on both her educational background and her personal experiences.

From Job Seeker to Program Coordinator

Today, Janae is working as a Program Coordinator, helping introduce other individuals to highway construction career opportunities and the training and certifications that can help them enter the industry.

The transformation is especially meaningful because her current responsibilities closely resemble the outreach that first introduced her to the program.

“I am actually now a Program Coordinator, so the same guy that came into the class, whatever his position was in coming to show the class, through the highway construction academy, I'm doing the exact same thing.”

Janae now visits organizations and schools to explain opportunities in highway construction and help prospective participants pursue industry certifications.

Her work has become deeply personal.

“It's really kind of personal to me because I was in the same position. I always let them know I've been there and I know the feeling.”

She understands the uncertainty that comes with searching for employment, especially when financial obligations continue to mount. Having experienced those challenges herself, she can connect with prospective trainees from a place of firsthand understanding.

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

Janae's story has come full circle: the woman who once needed someone to introduce her to an opportunity is now helping introduce that opportunity to others.

And for Janae, that is a source of professional fulfillment.

"It's very beneficial and I really like the position that I have," she shared.

Her experience demonstrates how workforce development can do more than connect someone to a job. It can create a new career direction, restore a sense of possibility, and position participants to become advocates for opportunities within their own communities.

Employment Was the First Step. Financial Stability Is the Next.

Securing a new career represented a major turning point for Janae. But returning to work didn't erase the financial challenges she experienced during unemployment.

With a starting wage of $30 per hour, as reported by her CAF interviewer, Janae had a stronger source of income. Yet she was still working to catch up on overdue bills while managing outstanding student loans and debt owed to the IRS.

"Honestly, it's kind of a budget, but it's hard to follow, at the moment, because I'm behind on a lot of bills. I'm playing catch-up from just before I got employed."

Her experience illustrates a reality faced by many individuals returning to work after a period of financial instability: a new paycheck can provide much-needed relief, but recovering from accumulated debt takes time.

For Janae, the challenge was no longer simply finding employment. It was learning how to manage her income while addressing financial obligations that had accumulated over time.

Through Charlotte Area Fund's Financial Opportunity Center® program, Janae has received guidance to help her develop a household budget, begin saving, and identify financial priorities.

She also recognizes the importance of developing a plan to manage her IRS obligations. During her interview, she discussed the need to establish payment arrangements and expressed concern about avoiding another experience with wage garnishment.

Rather than allowing these challenges to define her future, Janae is working toward addressing them.

Janae Wilson

Client Success Story

When asked whether budgeting was helping her manage her finances between paychecks, Janae explained:

“It helps me keep money until the next pay, so I have something until the next pay and that's really good for me.”

Her experience illustrates a critical reality of economic mobility: earning more money is an important milestone, but achieving lasting financial stability also requires the tools, knowledge, and support to manage it effectively.

The Value of Financial Coaching: Guidance, Accountability, and a Plan

For Janae, financial coaching has provided something beyond information about budgeting and saving. It has helped her begin thinking more intentionally about how to manage her finances and pursue her goals.

She credits conversations with CAF staff, including Tracey Johnson and Qiana Figueroa, with helping her develop practical strategies.

“They just gave me some ideas on how to do things, how to plan, and it worked. I showed my daughter too. So, it's just helped me to implement a strategy that really works.”

That last detail is significant.

The lessons Janae is learning are not limited to her own financial decisions. She has begun sharing those strategies with her daughter, extending the potential benefits of financial education beyond a single participant.

When asked what stood out most from her coaching experience, Janae emphasized the importance of maintaining focus.

“I don't remember any particular one, per se, but I do like you having me focus on getting my finances in order.”

Her response reflects the value of continued guidance and accountability.

Financial coaching does not erase existing financial obligations. Instead, it can help participants understand their circumstances, identify priorities, develop manageable strategies, and stay engaged with their financial goals.

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

Janae continues to face challenges involving outstanding debts and credit. She recognizes that additional budgeting sessions and financial guidance will be important as she works to address those obligations.

CAF staff have discussed scheduling a more detailed budgeting session to review her expenses, outstanding debts, and potential repayment strategies.

These conversations are intended to help Janae understand where her money is going, prioritize financial obligations, and create a realistic plan for moving forward.

When asked whether financial literacy conversations were helping her, she answered simply:
“Yes, because it provides guidance, it helps.”

For Janae, that guidance represents a practical resource as she continues moving toward greater financial independence.

Building Savings While Addressing Debt

One of the most important changes in Janae's financial outlook is her growing focus on saving money.

During her period of unemployment, immediate expenses took priority. Now that she has returned to work, she is beginning to think about how to set aside money while continuing to address existing obligations.

When asked whether she had started saving, Janae responded:
“Yes, not as much as I want, but it's in there.”

Although she has not yet accumulated the amount she hopes to save, the fact that she has begun is meaningful.

Building savings while catching up on overdue bills and managing outstanding student loans and IRS debt requires careful financial planning.

Through continued engagement with CAF's Financial Opportunity Center® program, Janae hopes to develop a stronger budgeting strategy that allows her to meet current obligations while making progress toward longer-term financial goals.

She is also interested in improving her credit and working with CAF staff to develop strategies for addressing outstanding financial obligations.

For Janae, the process is about more than reducing debt balances. It is about developing greater confidence in her ability to manage her finances and make decisions that support her future.

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

An Ambitious Goal: Saving $8,000 in Six Months

With employment established and a growing understanding of her financial priorities, Janae is beginning to look toward the future.

One of her most immediate goals is to build a stronger savings cushion.

When asked what she hoped to accomplish financially within the next six months, she responded confidently:
“Definitely savings; about $8000. I can definitely see me doing that.”

Her goal of saving $8,000 reflects a significant change in outlook.

Earlier in her journey, Janae was focused on securing employment and meeting immediate household expenses. Now, she is beginning to envision a future in which she can accumulate savings and prepare for larger financial milestones.

During the interview, CAF also discussed the possibility of opening a savings account through its relationship with Self-Help Credit Union, including a potential savings-match opportunity of up to $400.

Janae had not yet opened that account, but she expressed interest in learning more.
“Oh, that would be great,” she responded.

Her savings goal remains a work in progress. Still, the fact that she is identifying specific financial targets demonstrates an important shift: she is beginning to plan for the future rather than focusing exclusively on immediate financial needs.

A Long-Term Dream: Homeownership

Beyond building savings and addressing debt, Janae has another goal that holds personal significance for her and her daughter: owning a home again.

Homeownership is not an unfamiliar aspiration for Janae. She previously owned a home, and she hopes to reach that milestone once more.

“I was talking to my daughter about when I used to own a home and when it was sold; eventually, we want to own another home.”

She is open to purchasing a home in Charlotte or a surrounding community.

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

For Janae, the dream represents more than a financial transaction. It is a goal she shares with her daughter and one that gives direction to her ongoing efforts to improve her financial circumstances.

Achieving that goal will require continued progress in savings, debt management, and credit improvement.

Through continued engagement with CAF's Financial Opportunity Center® program, Janae hopes to strengthen the financial foundation necessary to pursue homeownership.

Her journey illustrates how economic mobility often unfolds through a series of interconnected steps: obtaining employment, managing income, addressing debt, building savings, and ultimately creating opportunities to accumulate assets.

A New Sense of Breathing Room

Perhaps the most revealing moment in Janae's interview came when she was asked a simple question:
Do you feel like you have breathing room right now?

Her answer captured the personal impact of the progress she has made.
“Yes, I can take deep breaths; yes, it's been a big change from the beginning of the year.”

That statement speaks to something financial figures alone cannot fully convey.

For someone who has experienced unemployment and the pressure of meeting household expenses without sufficient income, the ability to breathe a little easier can be a meaningful change. Janae still has financial goals to achieve and challenges to address. But she is no longer in the same position she was when she first arrived at CAF.

She has secured employment in a role she enjoys. She is developing financial management strategies, beginning to save, and identifying clear goals for her future.

And she is using her own experience to help others discover opportunities for employment and career advancement.

Helping People. Changing Lives.
Community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

Creating Opportunity That Extends Beyond One Individual

Janae's story demonstrates the interconnected impact of workforce development and financial coaching.

Her initial need was employment. Through CAF, she discovered a pathway into highway construction workforce development that led to a new professional role.

But the organization's involvement did not end when she began working.

Through ongoing financial guidance, CAF is helping Janae address the next stage of her journey: turning employment income into greater financial stability and, eventually, long-term economic security.

Her experience also illustrates the potential for impact across generations.

Janae is sharing financial strategies with her daughter, discussing future homeownership, and supporting her daughter's exploration of career and educational opportunities.

At the same time, her professional work is introducing other job seekers to career pathways that may help them change their own circumstances.

The opportunity Janae received is now helping her create opportunities for others.

Looking Ahead: Progress, Possibility, and Purpose

Janae's journey is not finished.

She continues to work toward reducing debt, strengthening her credit, building savings, and eventually purchasing another home.

Her financial goals are ambitious, and she understands that achieving them will require planning, discipline, and continued support.

But the difference between where she began and where she stands today is meaningful.

Helping People. Changing Lives.
community Action
Charlotte Area Fund, Inc.
OF MECKLENBURG COUNTY

LISC CHARLOTTE

Janae Wilson

Client Success Story

Janae arrived at Charlotte Area Fund seeking a way to support herself and her daughter. Today, she has a career she enjoys, a growing sense of financial direction, and an opportunity to help others pursue employment.

Her own words capture the change:
“Yes, I can take deep breaths; yes, it's been a big change from the beginning of the year.”

For Charlotte Area Fund, stories like Janae's demonstrate why connecting workforce development with financial coaching matters.

A job can create an opportunity for income. Financial guidance can help individuals begin translating that income into greater stability. Together, these services can support a longer journey toward economic mobility.

Janae's story is about more than finding a job. It is about finding a new direction, regaining financial breathing room, and building a future filled with greater possibility—for herself, her daughter, and the people she now helps along the way.

Charlotte Area Fund's Financial Opportunity Center® program provides success coaching, workforce development, financial literacy, and income support services to help individuals and families work toward greater financial stability and economic mobility.

This story was developed for LISC's Portrait of Impact initiative.