

Octavio's Story: A Journey Toward Financial Independence and Family Support

When Octavio moved into Community HousingWorks' Mayberry Townhomes as a young child, he never imagined how much the community would shape his future. Today, as a high school student with big dreams and growing independence, he reflects on his journey from childhood curiosity to a financially savvy teen with a driver's license and the keys to his first car.

"I started with CHW when I was about six years old," Octavio says. "It's been my home ever since."

With encouragement from his mom, Octavio joined CHW's Youth Financial Literacy Program to learn what school never taught him: how to manage money. Through hands-on activities, budgeting games, and relatable guidance from CHW staff, he built confidence in saving, spending wisely, and planning for the future. "I wanted to know how to spend smartly and save for what I needed," he shares. "It helped me a lot."

His efforts paid off: Octavio saved enough to buy his own car—a major milestone that gave him freedom and allowed him to support his family. Now he drives himself to school and practice, helps with errands, and eases the load on his mom, who's also raising his four younger siblings.

But the impact doesn't stop there. Octavio has become a financial role model, sharing what he's learned with friends and family and encouraging others to start saving early. His younger brothers already look up to him, and he hopes they'll follow in his footsteps by joining the same program.

"Don't rush to spend everything, learn how to save. It'll help you in the long run," he says.

Octavio's mindset has shifted. Where he once focused on short-term wants, he now sets long-term goals: saving for college, budgeting for everyday expenses, and preparing for life after graduation. He's even exploring scholarships to help him pursue his dream of becoming an anesthesiologist, a career inspired by his interest in medicine and desire to help others.

As the oldest sibling, Octavio feels a deep responsibility to lead by example. And thanks to the opportunities he's had at CHW, he feels prepared for what's next.



"Financial well-being means being stable—not rich, just stable—and being able to take care of yourself and your family."

VITA Tax Prep Program



- 44 tax returns filed.
- \$118,560 in total refunds secured.
- Services provided by Credit.org and Haven Neighborhood Services in Manzanita and Paradise Creek communities.

Workshops & Partnership



- 15 workshops delivered (virtual & in-person).
- 182 Residents participated.
- Strong collaboration between Financial Well Being Program and Career Pathways Program to deliver impactful financial education to residents.
- Partnerships with San Diego County Credit Union, San Diego Urban League, and Chase Bank to expand access to financial workshops.

Savings & Coaching



- 92 residents enrolled in the CHW Savings Club.
- Residents are saving an average of \$25 per month while also receiving 1:1 financial coaching.
- Promoted the Piggy Bank Project and supported new Savings Club enrollments.

Financial Well-Being Team



2 CHW staff received Financial Coach certification through the UnidosUS program, a comprehensive training recognized nationwide for its depth, rigor, and real-world impact.