

# WANDA (Women and Allies)



## *Advancing Opportunity for Single-Mother Families*

Submitted by Stacey Holmes, San Carlos resident of 19 years

*“Before WANDA, I didn’t have goals or aspirations. Life just happened to me,” says Ana D., a WANDA graduate. “Now I have dreams I’m making real.”*

**F**ounded in 2007 by three women, **WANDA (Women and Allies)** supports striving single mothers across San Mateo and Santa Clara Counties. The organization was created in response to a reality many families face: single mothers working tirelessly to support their children while navigating financial instability with little margin for error.

From the beginning, WANDA has focused on long-term stability and economic mobility. Its work is grounded in the belief that lasting progress takes time, trust, and sustained investment in women as capable decision-makers.

**Educate. Invest. Empower.**

WANDA’s program is built on three core pillars: Educate, Invest, and Empower. This model reflects the understanding that financial security develops gradually through knowledge, resources, and confidence applied consistently over time.

WANDA educates mothers by strengthening financial literacy and decision-making skills, offering practical guidance on budgeting, planning, and navigating financial systems.

The organization also invests directly in participants, supporting assets that build long-term value. This includes helping mothers establish emergency savings, improve credit scores and income, and invest in assets such as 529 education plans, retirement savings, pathways to homeownership, and small business development.



WANDA Graduation Ceremony, 2024

**Results That Reflect Progress**

The impact of WANDA’s work is evident in both measurable outcomes and personal growth. Participants report increased financial confidence, improved credit scores, higher annual income, and greater overall stability. As one mother shared, “I came for the money, stayed for the classes, but became successful because I was part of a cohort of success-minded women facing the same challenges.”

Equally important are the internal shifts that support lasting change. Many mothers gain a clearer sense of their own capabilities and confidence in their decision-making. With that confidence comes a broader vision for the future — one that extends beyond immediate survival to long-term goals for themselves and their children.



*Tara Jaramillo*

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## Looking Ahead

WANDA's work has been strengthened through local partnerships and investment. The organization is a two-time grant recipient of the Community Foundation of San Carlos, supporting participants in San Carlos and neighboring Redwood City.

As WANDA approaches its 20th anniversary in 2027, the organization is launching a special campaign to grow long-term support and invites the community to invest in the next chapter of its work.



Ana with her children, Anabella, Felix, and Mariana

## Meet Ana

*"Before WANDA, my life view was like wearing horse blinders," shares Ana D. "Now I have a panoramic view."*

Ana was born in Mexico and came to the United States in 1990 at the age of nine. Her family settled in the Bay Area.

At just 14 years old, Ana became a mother. Today, she is the mother of three adult children, Mariana, Felix, and Anabella, ages 30, 25, and 16, respectively. She also

recently welcomed a grandchild. She married at 16 and divorced 23 years later. As a single mother without a high school diploma, living in the Bay Area, Ana faced significant financial challenges.

Ana learned about WANDA through a family connection and enrolled in the program. After three years of dedicated participation, she saved \$2,000 — the graduation requirement — which WANDA matched upon completion. "The most important thing I learned was financial literacy," Ana says.

Through WANDA, she gained hands-on education in budgeting, investing, and long-term planning, along with the discipline of monthly saving.

"WANDA helped me see that I am not defined by my circumstances," she reflects.

Today, Ana works as a financial coordinator at a dental office in San Carlos. To supplement her income, she and her youngest daughter clean the office twice a week.

The impact of the program has extended beyond Ana to her entire family. "I've taught my children what I've learned, including helping them open savings and investment accounts," says Ana. Her eldest has two master's degrees and runs her own business. Her son is enrolled in school to receive his BS degree. Her youngest recently purchased her own car.

In addition to working, Ana is currently a student and will graduate next year with her associate degree. She has long dreamed of becoming a teacher and hopes to combine her dental experience with her passion for education by teaching in an adult school dental program.

Most recently, Ana committed to earning a bachelor's degree — a goal she once believed was out of reach. As she shared this aspiration, she became emotional, reflecting on how far she has come and the dedication she has shown to herself and her future — a journey she credits to WANDA.



Jackie with her son, Jackson

## Meet Jackie

*"Don't settle for what is good. Strive for what is great." It's a WANDA motto that Jackie W. lives by.*

A few years ago, Jackie made the courageous decision to leave a comfortable administrative role and pursue her passion for education. Today, she

works as a paraprofessional at a local high school. "I couldn't have done this without my WANDA experience," she says.

Jackie grew up in Redwood City and attended Notre Dame. In her 30s, she became a mother to her son, Jackson. When he was just six weeks old, his father left unexpectedly, and Jackie found herself navigating motherhood in survival mode.

"When I entered the program, I was lost," she recalls. "WANDA helped me move from a victim mindset to one of empowerment."

Through career planning, goal setting, vision boarding, and self-advocacy, Jackie gained clarity and confidence. She has passed those lessons on to Jackson, who is now financially savvy and, as a high school junior, is thoughtfully evaluating college options based on potential return on investment.

Equally meaningful to Jackie is the WANDA community. She formed lasting friendships, including one so close that her friend's daughter calls Jackie's parents "grandma" and "grandpa."

Looking ahead, Jackie is excited to continue her journey toward becoming a teacher, celebrate her son's upcoming high school graduation, travel, plan for retirement, and finally create space to breathe.



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