RDI Financial Wellness

2025

IMPACT REPORT

BUILDING STRONGER FINANCIAL FUTURES

DEAR FRIENDS,

In 2025, RDI Financial Wellness continued to walk alongside individuals and families across Montana as they worked toward greater financial peace of mind. With the support of **65 dedicated volunteers**, we served **3,321 people statewide**, with **93% identifying as low to moderate income**, ensuring our services reached those who need them most.

Together, we supported financial stability through **263 financial and housing counseling sessions**, empowered independence and long-term security through the Montana Families Trust, managing **91 active trusts** and **$4 million** in pooled assets, and provided access to life-changing technology through our Assistive Technology Loan program.

We also made it possible for community members to file tax returns for free, assisting **2,765 taxpayers** and returning **$2.64 million** to Montanans, while saving them **$801,850** in preparation fees.

Every number represents a person, a family, and a story. We are grateful to be part of that journey and remain committed to building stronger financial futures together.

With gratitude,

Jordyn Swartz

EXECUTIVE DIRECTOR

WHO WE ARE

RDI Financial Wellness is a statewide financial empowerment center serving communities across Montana. Since 1968, we have helped people improve their financial well-being through impactful programs and partnerships.

WHAT WE OFFER

- Financial and Housing Counseling
- Financial Education Workshops
- No-Cost Tax Prep Services
- MT Families Special Needs Pooled Trusts
- Assistive Technology Lending
- Volunteer Opportunities

OUR VISION

We are working toward a future where everyone is able to access equitable economic opportunities in our communities.

OUR TEAM

Jordyn Swartz
Executive Director

Greg Harper
Deputy Director

Melissa Hoffman
Program Manager

Bridget Boland
Program Coordinator

Beverly Bond
Financial Counselor

BOARD MEMBERS

Molly Kimmel • Hanna Tester • Jennifer Banna
Sarah Eckman-Wade • Jordyn LaDue

FINANCIAL EMPOWERMENT

- 64 participants engaged in 10 in-person education classes
- 33 online courses delivered, increasing access to financial education statewide
- 400+ counseling hours delivered to support financial stability

41.1%

Average Knowledge Gain

HOUSING SUCCESS

- Strengthened housing stability for hundreds of Montana households
- Helped prevent foreclosure and housing loss
- Expanded access to homeownership education and support

2025 Impact	263 housing sessions | 5 homebuyer classes • 122 Homeowner Assistance | 141 HUD, rental, pre-purchase • 27 households served through homebuyer education
Who We Served	• 82% Low Income • 22% Single Parent • 40% Seniors • 10% American Indian or Alaska Native
Reach	26 unique counties served across Montana • 22 Homeowner Assistance | 17 HUD programs • Statewide impact across urban and rural communities in Montana

RDI TAX HELP

RDI's Tax Help program provides free, IRS-certified tax preparation services to help individuals and families maximize refunds, access critical tax credits, and keep more of their hard-earned income.

Returns Filed

2,765 returns filed in 2025
140 Small Business Owners

Tax Credits

$776,965 in EIC
$676,227 in CTC
$10,734 in Education Credits

Refunded Millions

$2.64 million in total refunds returned to taxpayers

Saved Filing Fees

$801,850 saved in tax preparation fees

MT ASSISTIVE TECHNOLOGY LOANS

MATL
MONTANA ASSISTIVE TECHNOLOGY LOANS

Low-Interest Loans for the purchase of Assistive Technology (AT)

- 8 loans originated and 37 loans serviced
- $209,766 originated and $874,986 serviced
- 11 borrowers achieved full loan payoff in 2025
- $1+ million lent since onset of MATL

Loan Terms & Types:

- 0% APR under $1,500
- 3.5% APR over $1,501
- Unsecured and vehicle related loans

- Supporting individuals living with disabilities in Montana
- Providing access to essential technology and mobility solutions improving quality of life

NMLS #1677492

MT FAMILIES TRUST

- Special needs pooled trust for individuals living with disabilities
- First party and third party trust administration
- Helps clients maintain eligibility for essential benefits while managing assets

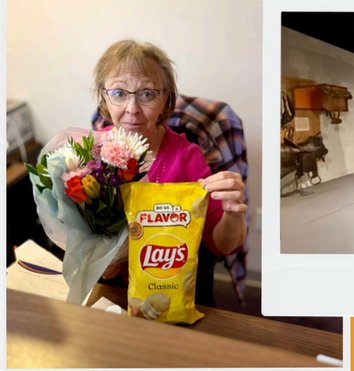
91 Active Trusts

11 New Trusts
Opened in 2025

$4 Million
Assets Managed

THANK YOU, RDI PARTNERS!

406 TechAdvizors
AmeriCorps NCCC
AmeriCorps VISTA
American Foundation for Suicide Prevention - MT
Big Horn County Library
Butte-Silver Bow Treasurer
Chippewa Cree Senior Center
Choteau Public Library
Clarifi
Community Action Partnership of NWMT
Credit Builders Alliance
Dillon Public Library
Fergus County Council on Aging
Glacier County Library
Great Falls College
Great Falls Senior Center
Great Northern Development Company
GreenPath Financial Wellness
Liberty Community & Senior Center
Maximus
Medicine Spring Library
Missoula Aging Services
Missoula Housing Authority
Montana Legal Services Association
Montana State Library
MonTECH
MT Board of Housing
MT Cooperative Development Corporation
MT Dept. of Commerce
MT Dept. of Labor & Industry
MT Dept. of Revenue Taxpayer Advocate
MT Family to Family Health Information Center
My Free Taxes
NeighborWorks Montana
Nez Perce Tribal Housing Authority
Quality Life Concepts
Phillips County Library
Prosperity Now Tax Opportunity Network
Ravalli County Federal Credit Union
Red Lodge DSVS
Roosevelt Public Library
Rotary Electric
Rural Institute for Inclusive Communities
Salish Kootenai College
Sheridan County Library
St. Labre Youth & Family Services
Tax Counseling for the Elderly
Taxpayer Services Division & SPEC
Volunteer Income Tax Assistance
Wells Fargo



2025

Thank you, team!

CONNECT WITH RDI

Come See Us
2 5th Street N, Suite 201
Great Falls, MT 59401-4011

Mailing Address
PO Box 2326
Great Falls, MT 59403-2326

Numbers
Office: (406) 403-8162
Fax Line: (406) 761-8622

Email & Donate
info@ruraldynamics.org
rdifinancial.org/donate

@RDIfinancialwellness

Platinum Transparency 2025
Candid.

https://www.rdifinancial.org