



National Foundation Names WNC Resident as Client of the Year

Recognition from the national accrediting agency highlights the impact of financial education and how it helps individuals build financial resilience in our community.

ASHEVILLE, N.C., Sept. 01, 2026 — [OnTrack WNC](#), a local nonprofit supporting personal empowerment through access to financial information and resources, announced that client Cedric Gladney-Porter was named the [National Foundation for Credit Counseling](#)'s 2026 Client of the Year for his progress toward financial stability.

The annual award recognizes clients who take meaningful steps toward financial well-being and demonstrate determination and resilience.

"This recognition reflects Cedric's hard work, persistence, and most importantly, his willingness to ask for support in seeking a stronger financial future for himself and his family," said Rosanna Fox Mulcahy, Executive Director of OnTrack WNC. "We are honored to be part of his journey."

Gladney-Porter and his spouse first visited OnTrack WNC with clear goals to create a sustainable household budget as a newly married couple, open a joint savings account, and find room in their budget to save toward their travel goals while managing debt. Through consistent participation in financial counseling, Cedric and his spouse successfully completed their action plan and regularly have "money dates" to use their budget to guide financial decisions.

"When you learn to ask for help, accept the help, and use the tools that they're teaching you, that's when your life actually starts to change," Gladney-Porter said.

Since working with OnTrack WNC, Gladney-Porter has experienced a profound improvement in his quality of life, gaining a renewed sense of control over his future. Gladney-Porter and his spouse not only met their goal to start traveling but successfully navigated an unexpected financial emergency without derailing their budget or savings goals.

Financial education helps replace financial stress with clarity and purpose, strengthening both financial well-being and resilience.

"By achieving financial goals one step at a time, our clients are stable, confident, and empowered to make progress, often breaking generational cycles of poverty throughout our region," said Fox Mulcahy.

For more information about OnTrack WNC's financial counseling, education, and free tax preparation services, visit: <https://ontrackwnc.org/>.

About OnTrack WNC

[OnTrack Financial Education & Counseling \(OnTrack WNC\)](#), is a nonprofit organization based in Asheville, North Carolina, dedicated to helping individuals and families in Western North Carolina achieve financial stability and long-term success. Since 1973, OnTrack WNC has provided financial education, counseling and support services across 18 counties in the region. Through one-on-one counseling, workshops and free tax preparation services, OnTrack WNC empowers clients to create budgets, build credit, reduce debt and pursue homeownership with confidence. The organization is committed to providing inclusive, accessible and judgment-free services that meet people wherever they are in their financial journey. Learn how to support OnTrack WNC's programs and services at <https://ontrackwnc.org/>