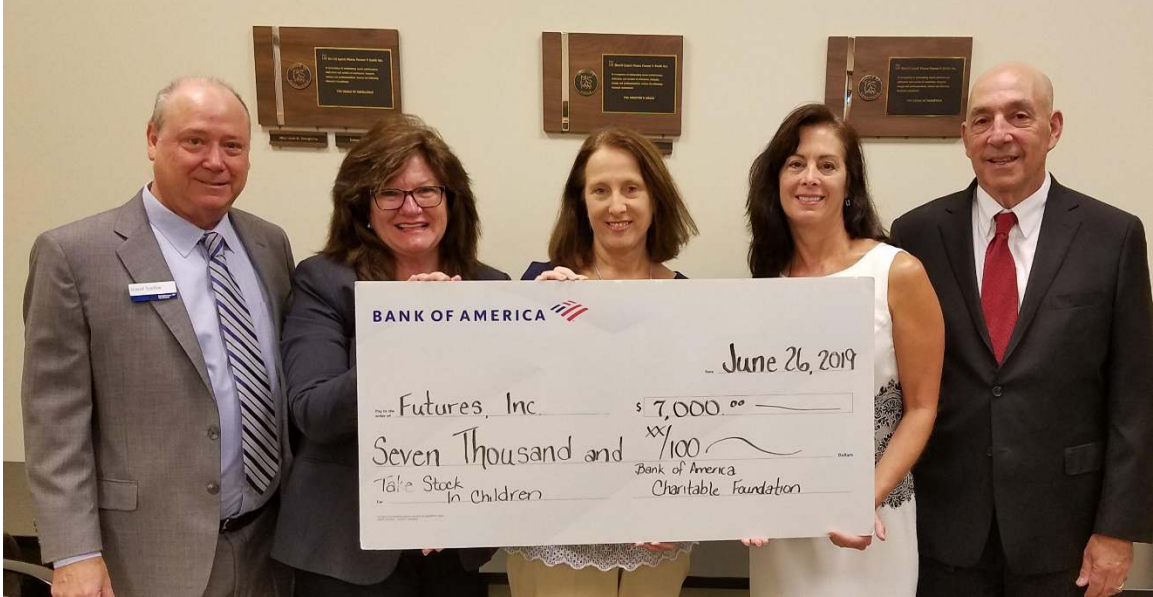


Stimulating Economic Mobility


January 2020



Realizing An American Dream

Johnson Bam moved to the United States with his wife and children from Ghana six years ago, and the family soon outgrew their Chicago rental apartment. With three kids, he wondered if he could become a homeowner in their new country. Johnson set out to learn everything he could about the home-buying process. Using [Better Money Habits®](#) financial educational resources – which are offered online and through nonprofit partners like Neighborhood Housing Services of Chicago – Johnson was able to budget and save up for a down payment and, once a homeowner, manage his new expenses. Through the additional support of his loan officer, who guided him through the process, the Bam family now has a place to call their own.



A photograph of Brian Moynihan, CEO of Bank of America, in a dark blue suit and red tie, gesturing with his hands while speaking to another man in a dark suit. They are standing on a city street with other people and buildings in the background.

“We honor the courage, strength and sacrifice of our nation’s service members and veterans. We’re hiring veterans, supporting them in their careers and partnering with organizations that help address the unique challenges they face here at home.”

—**Brian Moynihan**,
Chief Executive Officer,
Bank of America

Bank of America 

Unlocked Futures

- [Will Avila, Clean Decisions \(Washington, DC\)](#)
- [Amanda Alexander, Detroit Justice Center \(Detroit\)](#)
- [Topeka Sam, The Ladies of Hope Ministries \(New York City\)](#)
- [Marcus Bullock, Flikshop \(Washington, DC\)](#)
- [Teresa Hodge, Mission: Launch \(Washington, DC\)](#)
- [Jason Cleaveland, Obodo \(St. Louis\)](#)
- [James Monteiro, Re-Entry Campus Program \(Providence\)](#)
- [Dirk Van Velzen, Prison Scholar Fund \(Seattle\)](#)



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