



Financial Guidance

for immigrants, by immigrants



From our Executive Director

The future is the sum of what we imagine and what we do today. For immigrants, both are harder than they should be. Imagining yourself as someone who belongs in the financial system takes real effort, especially when almost nothing confirms that you do.

I felt this firsthand. As an immigrant from Brazil, I opened my retirement account nine years after arriving in New York, and only because I happened to work in finance. Before that, leases, visa expirations, and job uncertainty left me with no space to think about the future.

When I finally learned what I'd been missing, I started sharing with friends. But the people who needed this went far beyond my circle.

That's why we built a national nonprofit to provide accessible financial guidance to immigrants. Some learn to use bank accounts more effectively, some pay off debt, some open their first retirement account. All of them leave with something they didn't have before: a clear path forward.

This is our first year, and I do not take lightly the trust you've placed in us. Every dollar helped a real immigrant realize that they have the power to shape their own financial future.

Thank you for believing this work matters.
With gratitude,

Isabella A. Gomes



Why Out of the Mattress Exists

For many immigrants, hiding cash under the mattress reflects a deeper mistrust of financial systems. Real inclusion can only begin when immigrants feel like they have a place in it.

Without a credit score, a social security number, or anyone to explain how it works, the U.S. financial system can feel out of reach. The data confirms it: immigrants are significantly less likely than native-born citizens to own a brokerage, checking, or savings account.

We built Out of the Mattress to close that gap. In April 2025, we joined Build Up Inc as a fiscally sponsored organization, committed to making financial inclusion a reality for immigrants.



9%

of immigrants have traded stocks through a brokerage, compared to 20% of native-born U.S. citizens

22%

of immigrants own a checking account, compared to 36% of native-born U.S. citizens

40%

of immigrants own a savings account, compared to 55% of native-born citizens



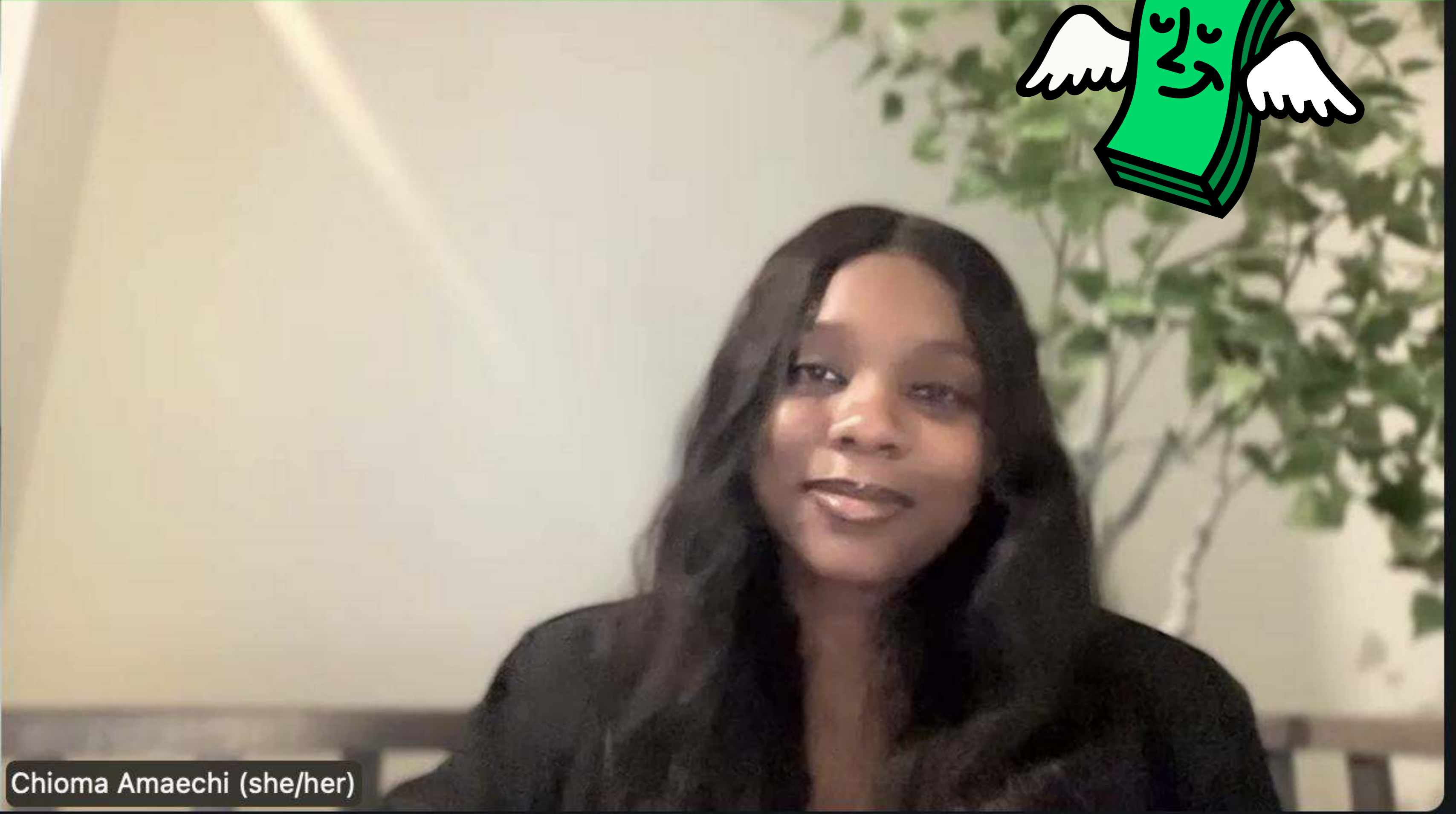
Katy (she/her)



Larissa Gomes



Benjamin Jackson (he/him)



Chioma Amaechi (she/her)

In April 2025, we joined our fiscal sponsor, Build Up

One Household at a Time

Our goal for the first year of Out of the Mattress was to prove our model could make a measurable difference in financial literacy.

We chose to focus on high-touch one-on-one coaching sessions. This allowed us to devote more attention to each student while gathering real-time feedback to improve the course.

By the end of the year, we had helped 76 immigrants learn to budget, save and invest, with 84% leaving with a high-yield savings or investment account.



4h

of one-on-one coaching sessions covering budgeting, saving, investing, and credit scores

76

immigrants graduated from our financial coaching program within 2 months of starting

84%

of clients leave with a high-yield savings or investment account, compared to just 20% before

Represents 55 matched participants surveyed before and after the program

Before the program, I was really worried about my financial future. Now, I feel more secure. I have a solid plan for retirement, and I also was able to save money to buy my first car. I can't control the future, but knowing I'm preparing for it gives me peace of mind. I'm living my best life now.



Alumna Tálita Moreira, graduated June 2025

Our Impact, by the Numbers

Credit Literacy

↑45%

Avg. 3.1 → 4.5

Financial Confidence

↑63%

Avg. 2.7 → 4.4

Financial Stress

↓36%

Avg. 3.6 → 2.3

Our results are measured through pre and post-program surveys, with rating-scale questions using a 5-point scale.

The data above was gathered from 55 participants. Graduates report less financial stress, stronger confidence, and a deeper understanding of how to manage and grow their money in the U.S. When immigrants thrive financially, so do their families, communities, and the whole country.



Detailed Impact Metrics

High-Yield Savings

Has funded a high-yield savings account

16% → 80%

Retirement Planning

Has a 401(k) or IRA

25% → 46%

Investment Account

Has an investment account

5% → 16%



Budget Usage

Actively using a budget

35% → 84%

Data represents 55 matched participants surveyed before and after the program

Demographics

Gender

Female	87%
Male	13%

Age


18–24	30%
25–34	50%
35–44	15%
45–54	4%
55–64	2%

Race/Ethnicity

Latino/Latina/Latinx	61%
White	37%
Black	28%
Asian/SE Asian	6%
European	6%
Multi-Racial/Ethnic	2%



Data represents 55 matched participants surveyed before and after the program



Before the program, I really didn't think I was going to be able to retire in the US. But the program made me realize I'm actually doing well. I'm on track for retirement. That was a huge, positive surprise.

Alumna Mayne Giacomini, graduated Jan 2026

Events and Partnerships

Workshops

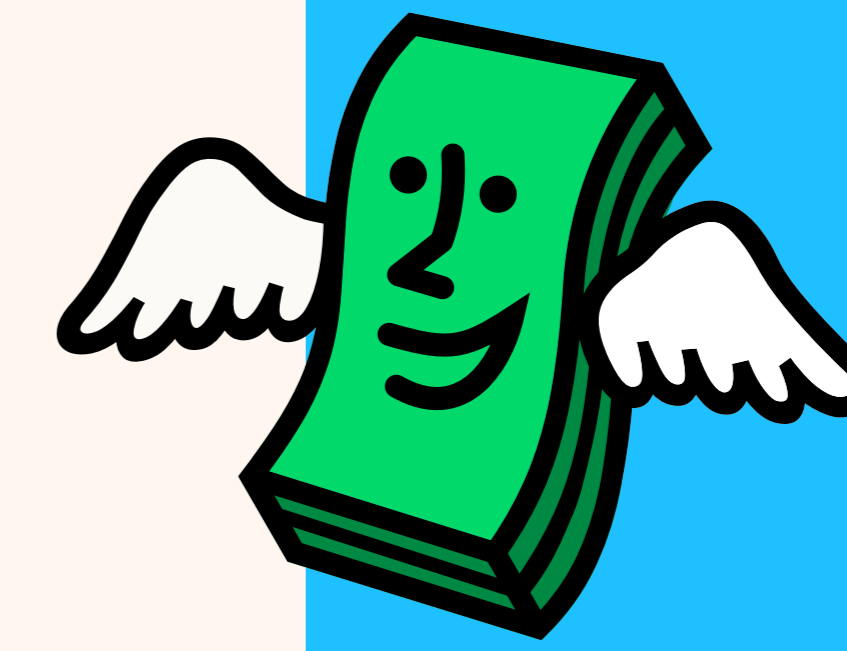
Making Peace with Your Finances
with Kilomba, October

Mastering Your Finances in the U.S.
with Imigra Foundation, October

Getting Ready to Invest in the U.S.
with On.Together, November

Events Hosted by Supporters

Open House in Philadelphia, June
Backyard Party in Brooklyn, NYC, July
Holiday Soccer Event in NYC, December



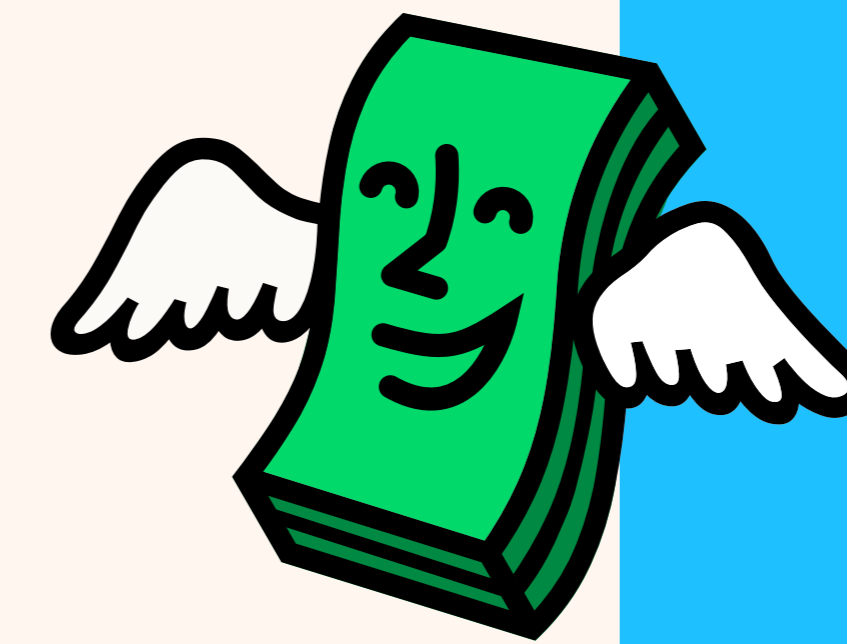
Events and Partnerships

Panel

Entre Fronteiras

Entre Fronteiras is an initiative that works to protect and support Brazilian immigrant women facing domestic violence and rights violations abroad.

Our founder, Larissa Gomes, was a panelist at the launch of their latest campaign, “Justice and Dignity for Brazilian Immigrant Women Abroad,” speaking alongside the Brazilian consulate and other nonprofits. Her panel focused on how financial education helps survivors of domestic violence rebuild their autonomy.





Our first open house in Philadelphia in June

We held an open house in Philadelphia for supporters and donors, highlighting our organization's mission and goals.





Backyard party in Brooklyn in July

Volunteer Pattricia Britto held an intimate backyard party for friends and local business owners in the Bedford Stuyvesant neighborhood of Brooklyn.



Entre Fronteiras in NYC in November

Our founder, Larissa Gomes, was a panelist at the launch of Entre Fronteiras campaign, "Justice and Dignity for Brazilian Immigrant Women Abroad."





Holiday soccer event in NYC in December

Supporter Tim Frazier organized a pick-up soccer game for members of the NYC finance community to support our cause at the Ground in the Lower East Side of Manhattan.

Contributions

Our work is made possible by donors and volunteers like you. Immigrants face real barriers when navigating an unfamiliar financial system. Your support enables us to provide the guidance and resources they need to build financial confidence and secure a more stable future in their new home.

Volunteers

Andre Plaut, Learning Design

Ben Jackson, Strategy & Development

Julia Ambrus, Brand Advisor

Marcus Vinicius Ribeiro, Board

Patricia Britto, Marketing

\$20,892

raised from 63 individual donors

“Welcoming immigrants is a moral necessity. Out of the Mattress is going a step further, doing the hard work of integrating them into the social fabric and ensuring they receive all the benefits of the society we've built.”

Donor Kieffer Katz



We don't need to have money to start to take care of money. That was my mentality before. The program had a huge impact in my life. Now I feel free with money because when I spend it, there's no guilt. It's never too late to learn about money. When you do something for yourself first and you feel good, everyone around you feels good too.



Alumna Laura Neves, graduated Jan 2026

How We're Expanding

In 2026, we aim to double our impact. To reach that scale, we're shifting to monthly cohorts with 3 group sessions, 1 private session, and a year of monthly Q&A for graduates. We're also hosting our first in-person workshops in partnership with other community organizations.

Our focus will be on reaching more immigrants and ensuring every graduate leaves with the knowledge, support, and community to thrive.



Group sessions

to scale our impact even further, using the curriculum we proved in year one

Live events

expanding to in-person workshops to reach more immigrant communities

Continuing Ed

monthly Q&A sessions enable graduates to share insights and offer mutual support

We're deeply grateful for your continued support

Your support funds the personalized financial guidance that helps immigrants build a stable future in the U.S. Thank you for being part of our first year; your generosity made this possible. As we grow, we look forward to sharing the impact you help create.

Email your ideas and feedback to larissa@outofthemattress.org.



Donate

to enable us to start teaching our next cohort of immigrants

Volunteer

to host a casual fundraiser or share your expertise with our team

Share

our program with immigrants who need a financial mentor to show them the ropes