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Sunny Day Fund Expands Emergency Savings Benefit Platform With First-Time Homebuyer Accounts in 11 States

2026 America Saves Community Impact Award honoree is already helping frontline workers close on homes — as the 21st Century ROAD to Housing Act becomes law

Sunny Day Fund is 2026 America Saves Week's Community Impact Awardee

FAIRFAX, VA, UNITED STATES, July 16, 2026 /EINPresswire.com/ -- Sunny Day Fund has earned the 2026 America Saves Week Community Impact Award, presented to an organization that made a significant impact to encourage savings goals for their community during the annual America Saves Week campaign, which took place April 6-10, 2026, as part of Financial Literacy Month.

This year, America Saves Week reached more than 22.59 million individuals, inspired $169 million in reported savings, and brought together 5,300 individuals representing participating organizations, making it the most impactful America Saves Week in 19 years.

For Sunny Day Fund, the award reinforces its commitment to supporting the economic mobility of hardworking Americans. The company has built its reputation on engineering what workers say they want most — a real shot at financial freedom — into simple, automated tools they can use from their first paycheck. That same employee benefit is now making homeownership, a part of the American Dream, more accessible through high-yield savings and navigation resources.

“We’re proud to present the Community Impact Award to Sunny Day Fund for their outstanding partnership and commitment to helping workers build greater financial resilience," said Amy Miller, Director of America Saves. "Through their innovative emergency savings programs strong participation during America Saves Week, Sunny Day Fund has helped more employees establish and grow emergency savings funds, making it easier for families to prepare for unexpected expenses. Their work demonstrates how employers can play a meaningful role in helping individuals build lasting financial security."

Misty, a Saver participating in the Sunny Day Fund benefit, just bought her First Home with her savings

"This recognition belongs to the thousands of workers who decided to start saving – start paying themselves first – and to the employers, partners, and community leaders like America Saves who made it possible," said Sid Pailla, Founder and CEO of Sunny Day Fund. "And with this great recognition comes a great responsibility to help our Savers achieve their immediate dreams – not just overcome their financial emergencies."

Sunny Day Fund has already introduced its First-Time Homebuyer Savings Accounts (FHSAs) with potential tax advantages in 11 states, allowing the same easy, payroll-deducted habit that builds an emergency cushion to help someone save for their first home. The platform also provides relevant resources for Savers to navigate and learn about other opportunities for topics like down payment assistance.

Expanding Beyond Emergencies: A New First Home Savings Goal

The "First Home" product arrives at a national inflection point for housing. The 21st Century ROAD to Housing Act — the most comprehensive federal housing reform in roughly three decades — became law last week, a rare bipartisan effort to expand supply, lower costs, and put homeownership back within reach for working families. Sunny Day Fund's aim is to ensure their Savers can take advantage of the policy outcomes with a down payment already saved.

For most families, a home may be the largest asset they will ever build, and the down payment is often the hardest part. The additional savings account is available to employees of any employer that works with Sunny Day Fund to opt-in at no extra cost. Just like emergency savings, employees can save directly from their paychecks and earn high-yield interest, which in some states may be exempt from state income taxes thanks to their FHSA programs.

An FHSA is a state-level savings program that offers tax advantages to people saving for a first home, functioning much like an ABLE Account or a 529 plan.

“Cash savings have long protected retirement and health savings from costly loans and early withdrawals, and a first home shouldn’t have to come at the expense of those goals,” said Sid Pailla. “With automatic, payroll-deducted saving and, in a growing number of states, a real tax advantage on top, it’s easier than ever for workers to build toward homeownership.”

That impact is already showing up in savers’ lives. Misty, a Sunny Day Fund Saver, recently used her savings to buy a new home:

"I was an employee, like most, who live paycheck to paycheck with very little savings. Thanks to Sunny Day, I was able to start saving for my goal of buying a house."

More on how FHSAs work is available in Sunny Day Fund’s workplace benefits guide at www.sunnydayfund.com/blog/what-is-a-first-time-homebuyer-savings-account-fhsa-a-workplace-benefits-guide.

Note: This article is for informational purposes only and does not constitute tax or legal advice. Each individual is solely responsible for designating their account, determining their eligibility, and reporting and claiming any state tax benefits correctly. State FHSA rules vary and change over time. Individuals are strongly encouraged to consult a qualified tax counselor or a free IRS Volunteer Income Tax Assistance (VITA) provider before making tax-related decisions. Sunny Day Fund Solutions Inc is a non-bank that is not itself an FDIC-insured institution. FDIC deposit insurance coverage only protects against the failure of an FDIC-insured depository institution. Accounts are held at Portage Bank, Member FDIC, and custodian partners. Rates are variable and subject to change at any time. Fees may reduce your earnings. Withdrawal restrictions apply.

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About America Saves

America Saves motivates, encourages, and supports American households to save money, reduce debt & build wealth through no-shame savings tips and strategies. America Saves Week is an annual event by America Saves, a program under the Consumer Federation of America.

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About Sunny Day Fund

Sunny Day Fund powers workplace savings programs and financial health through payroll and banking automation, saving towards goals like an emergency fund or a first home. Employers enjoy better employee retention and advancement, fewer retirement loans and withdrawals, and higher adherence in the healthcare plan. Learn more at www.sunnydayfund.com. Financial services are provided through Portage Bank, Member FDIC, and custodian partners.

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