

Economic Wellness Programs



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FINANCIAL COACHING

- One-on-one financial coaching for budgeting, credit improvement, reducing debt, managing loans, and more
- Financial classes are also offered!
- Soft credit pulls are provided to enhance coaching!

MATCHED SAVINGS ACCOUNTS

- **Emergency:** Build resiliency in case of a crisis with emergency savings, 1:1 match up to \$200 of total savings
- **Debt-Reduction:** Create a debt management and credit action plan to pay off debt and build savings. 2:1 match up to \$4000 total savings
- **Independence:** Gain economic independence by saving for rent, education, emergency funds, and more. 1:1 match up to \$1,000 total savings
- **Youth:** Assists youth (age 16-24) to develop healthy financial habits. 1:1 match up to \$100 total savings
- **Independent Development Account (IDA):** Build a stronger financial future, develop financial skills and save to buy a home, pursue post-secondary education, start a business, and more.
- **Senior Resiliency Fund:** SRF: 2:1 match savings (up to \$400 for \$200 saved) program for lower income older adults to gain access to valuable information, liquid assets for savings, and to grow relationships in the community.

** programs qualifications and requirements of financial coaching and classes vary

LENDING CIRCLES

- Groups are formed to lend money to each other, providing zero-interest loans.
- Offers an opportunity to build credit!
- Each circle includes 12 people with monthly payments of \$50, \$100, \$200, or \$300 depending on the circle

MICROLOANS

- Available for education, transportation, employment, credit building, etc.
- Loans up to \$500 and 2.5% interest available through partnership with the National Council of Jewish Women