

# ASSET BUILDING

**WOULD YOU LIKE TO CREATE A MORE SECURE FUTURE FOR YOURSELF AND YOUR FAMILY?** Would you

like to stop living paycheck to paycheck? Co-opportunity leads the Hartford Asset Building Collaborative and offers many different programs to help you save money, invest, and achieve greater financial success, such as:

- 1.** Financial assistance, including Individual Development Accounts (IDAs)
- 2.** Financial education
- 3.** Relationships with trusted banks and credit unions
- 4.** Free tax preparation through the network of community-based income tax assistance sites we manage
- 5.** Continuous development of new asset building programs

**Our trained counselors and asset building solutions, combined with your hard work, can help you get a little closer to realizing your dreams.**

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## **Earn Match Money For Every \$1 You Save:**

- Co-opportunity will match up to \$2,000 that you save in an Individual Development Account for a home, education, or to start a business.
- Eligibility for IDAs changes slightly year by year and depends on household size. For a good rule of thumb—families of four that make less than approximately \$40,000 and individuals who make less than \$18,000 are generally eligible. Matches start at \$2 for every dollar saved, and can go as high as \$3 per dollar saved.
- Counselors help you create a savings plan and teach you how to change your spending patterns.

## **Claim All The Money You Are Owed:**

- Working people who file taxes can often receive a refund from the government under the Earned Income Tax Credit Program, even if they don't owe taxes. These EITC credits average \$1,400 per household.
- Save even more by letting our partners in the Hartford Asset Building Collaborative, prepare your taxes for FREE.

## **Our Promise:**

- If you're serious about saving money, Co-opportunity can show you how to achieve serious savings.

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