

## WHY SHOULD ASSETS MATTER TO YOU?

**ASSET:** Something that increases  
in value over time.

Studies show that people who own assets worry less about day-to-day financial struggles and benefit from stronger community ties, greater household stability, and a more positive outlook on the future.

Owning your own home, getting a college degree, or starting a small business—these are assets that really matter.

By acquiring assets, you'll be investing in your own economic and financial future!

The SAVING FOR LIFE program is here to help you build your savings and give you a jump-start on not only reaching...but *living* your dreams.

*Are you ready to save?*



3124 First Ave. North  
P.O. Box 2016  
Billings, MT 59101

Phone: (406) 206-2717  
Fax: (406) 206-2716  
[www.hrdc7.org](http://www.hrdc7.org)

*Saving for Tomorrow.* Select programs are funded in part through Assets for Independence Federal Demonstration project, Montana Homeownership Network, First Interstate Bank, United Way of Yellowstone County, and other generous contributors.



P.O. Box 2016  
Billings, MT 59101

*(This public document was published at an estimated cost of \$0.10 per copy.)*

# SAVINGS FOR TOMORROW

INDIVIDUAL  
DEVELOPMENT  
ACCOUNT



*...a matched savings program  
to help you live your dreams*

Home Ownership  
Education or Job Training  
Small Business Startup



## HOW DO YOU PLAN TO REACH YOUR GOALS?

You have a dream. Maybe it's a home of your own or a business idea you've been kicking around for a year or so. Whatever it is, it probably seems out of reach.

Others have made it happen—and so can you. An matched savings account helps you cover the initial expenses, while financial education helps you prioritize and keep your focus.

You save a certain amount of your earnings each month, then we'll match your savings at a rate of \$4 for every \$1 you save. A definite boost to help you reach your goal!

“ We learned how to save money, how to budget....It was a lot of hard work but it was worth it. ”

**-Caitly Carrier**

Proud First-Time Homeowner

# Start saving TODAY...

your  
**FUTURE**  
depends  
on it!

Save \$1,000 and receive a \$4,000 match!

### Savings Goals

- Home Ownership
- Education or Job Training
- Small Business Startup or Expansion

### Eligibility

- Be age 18 or older
- Have a source of earned income at or below the guidelines (see chart below)
- Less than \$10,000 in assets (excluding home and one vehicle)
- Resident of Big Horn, Carbon, Stillwater, Sweet Grass, or Yellowstone County

### Program Income Guidelines

Family Size	AFI Monthly Gross Income
1	\$2,081
2	\$2,818
3	\$3,555
4	\$4,291
5	\$5,028
6	\$5,765
7	\$6,501