

What Help Can I Get From The Assets For Independence (AFI) Individual Development Account (IDA) Program?



The AFI IDA program helps you save money for important things in your life: a home, a business or to continue with your education after high school. It also will help you to develop an individualized savings plan. People with intellectual disabilities know all about individual plans because you have them in school and when you are an adult getting employment, residential or in-home supports from an agency. This is the same idea but this plan is all about saving money and spending smartly. The plan will help everyone:

- ▶ understand what you want to save for
- ▶ how much you plan to save
- ▶ how much you will save each month
- ▶ how much your match will be, which means the extra money that goes into your IDA savings account



You will need to take some classes about saving money and to learn more about finances and budgeting. This will be spelled out in the individualized savings plan. The AFI IDA program will promise to provide you with these classes and let you know what else they can help you with to meet your savings goals. They have staff who can advise you about saving and planning your budget and finances for the future.



They can help you open your IDA savings account, make sure you meet your savings goals each month and assist you to solve problems if you have any as you save. When you are ready to buy your home, start your business, or go back to school they can help with that too.



They know a lot about money, spending it, saving it and using credit cards to buy things you need. They can help you learn more about these topics. Some of the training they offer is required to take and other topics are there if you are interested. You can find out from the staff what accommodations they can make to help you participate in the training and what is involved to pass the courses.

For more information go to www.IDAresources.org