



There's something for everyone!

Do you want to:

- » Take a free financial education class?
- » Open up a bank account?
- » Start saving and start paying yourself first?
- » Get a reliable car with an affordable and low-interest rate loan?
- » Save (and be matched) for a down payment on a house, college tuition, or business development?
- » Get your taxes done for free?
- » Make repairs and improvements to your home?
- » Get financial coaching?
- » Improve your credit?

For more information about our financial asset programs, please contact us or visit our website.

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Community Action Duluth Financial asset programs

what
works
for you?





Common Cents: A Free Financial Education Class covering budgets, saving, getting out of debt, increasing income, being thrifty, improving credit, building assets, understanding consumer protections, using financial institutions, preparing for a mortgage, and investing for your future. Class size is limited, so register early! Individual Credit and Financial Counseling are provided to class graduates. Pizza and child care are provided!

Duluth Saves: A flexible program that offers financial support and coaching that meets your needs. Get banked with your first bank account or make a promise to yourself to build up your savings by paying yourself first. Duluth Saves provides on-going individual financial, budget, and credit counseling, optional group sessions, newsletters, tips and resources—open to ALL!



Home Repair: An opportunity to invest in your most important asset—your home! Make needed repairs or great home improvements, like increasing energy efficiency. Contribute monthly to achieve your savings goal and get matched for your efforts. Complete a post purchase/home repair class, get an energy audit, receive a home inspection, and write a home improvement plan—then start fixing your house!

FAIM: Triple Your Money! FAIM – Family Assets for Independence in Minnesota is a matched savings opportunity to purchase your first home, go to college, or develop a small business. Save \$960 over 2 years (\$40 per month) and get \$2,880 of Free Money! Just imagine the difference having extra money for a down payment, college tuition, or business development could make!



Free Tax Site: When its tax time and you don't know where to turn to for help—think Community Action. We provide tax preparation 4 days/week at 2 tax sites with trained volunteers who have a reputation of accurate and quick filing. E-filing, direct-deposit, bank account opening, benefits screening, and child care are also provided.

JumpStart Duluth: A reliable car can provide and improve access to a better job, education, medical services and childcare, to name just a few. JumpStart Duluth provides down-payment assistance and low-interest loans to assist in the purchase of reliable, low-mileage, energy-efficient vehicles. Education on preventative car maintenance, car ownership, and credit repair is also offered. Get on the road to prosperity and own your own vehicle!

