

A **NEW** program from community action duluth

duluth

**SAVES!**

**Can't wait to get started in FAIM\*?  
Anxious to begin working toward your financial goals?  
Need to build an emergency fund?  
Then Join Duluth Saves!**

Your financial goals are within reach with Duluth Saves! Start by saving \$40 a month in a designated emergency savings account and watch your assets grow. If you're on the FAIM waiting list, this program will get you on the fast-track to FAIM enrollment, financial counseling and early tax prep. Duluth Saves! is brought to you by the Asset Program of Community Action Duluth and Northern Communities Credit Union.

**HERE'S WHAT YOU GET:**

- Start saving immediately by paying yourself first—make saving a habit!
- Open to anyone in Duluth who wants to improve their savings habits.
- Active Duluth Saves! participants on the FAIM waiting list will receive first priority as matched savings slots open.
- Work with a financial coach one-on-one to develop a plan to increase your income, improve your credit score and reduce your debt.
- Attend *The Four Cornerstones of Financial Literacy*, an excellent 12-hour financial workshop that satisfies the FAIM financial educational requirement.
- Create an emergency savings account. FAIM participants with some emergency funds are much more likely to achieve their goals.
- FREE tax prep and an early appointment for active Duluth Savers! means you get your rebate money faster.
- On-going credit counseling, business planning, and housing counseling as needed.
- Use some of your Duluth Saves! account to partially fund your FAIM account, shortening the time to achieve full matched savings.

*\*FAIM (Family Assets for Independence in Minnesota) is a matched savings account program designed to help you save enough money to purchase a home, achieve higher education or start a small business.*



engaging *our* community  
to end poverty