



IDA Coordinator Contact:

Yatecca Lofton ida@maac4kids.org Cell: 678-719-2496 / Fax: 404-880-9325

Mailing address: MAAC C/O: Yatecca Lofton 225 Peachtree St. NE, Suite 900, Atlanta, GA 30303



IDA/ILP Match Steps

Six (6) steps to \$1000

Overview

The \$1000 match is a one-to-one match. This means that the participant can save up to \$1000 and we will match you dollar for dollar up to \$1000. This match is a multiple match opportunity, which means that you can match multiple times up to the \$1000(maximum). All ILP eligible youth (in care for at least 6 months before their 18th birthday) ages 14-21 can be enrolled into the IDA once all of the following are complete:

1. **Get Trained:** The Keys to Financial education course is a 6.5 hour training that covers asset building, budgeting, and credit. Eligible youth must have their Georgia Identification to attend or be very close to obtaining their Georgia IDs.
 - **IF** you are an eligible youth or adult supporter, contact the IDA coordinator and inquire about the next upcoming training.
 - **IF** you are an adult supporter and have several eligible young people, contact the IDA coordinator and inquire about an upcoming training or schedule training at your facility or at MAAC.
 - **IF** you would like to become certified Keys to Financial Education Trainer, contact the IDA coordinator and inquire about the next train the trainer. Once you have trained your youth, contact the IDA coordinator with the list of participants who were trained, the date of the training, and complete name of the trainer.

2. **Open your Account:** After the training is complete, open your SAVINGS account within (7) business days.
 - **IF**, you open your savings account at SunTrust, they will need the award letter provided in class. **Not all SunTrust banks have IDA privileges. See last page for a list of participating SunTrust locations throughout the state.** These are the only locations that participants can go to in order to open the IDA.
 - **IF**, you open an account using your own banking intuition, they do not need the provided award letter.
 - **IF**, you have opted to use your own bank then you have to provide a recent copy of your savings statement with your completed IDA application.
 - **IF**, you are a certified trainer and you trained your own youth, contact the IDA coordinator as directed in step one in order to receive award letters for the trained participants.

3. **Complete & turn in GYOI Application:** Youth are not enrolled into the IDA Program until the GYOI application is turned in.
 - **IF**, you were trained by the IDA coordinator, Yatecca Lofton, you received the GYOI application in class. This application needs to be filled out completely and turned in order to be enrolled into the program.
 - **IF**, you are certified trainer and you are conducting your own training, please ensure you have the most recent version of the application which says revised July 2015 in the bottom right corner.
 - **IF**, you are certified trainer and you are conducting your own training, please ensure youth complete and turn in the GYOI application to the IDA coordinator.

4. **Take the survey:** Once your completed GYOI application is turned in to the IDA coordinator, you will receive instructions to take a survey. Please take the survey within (3) business days.
 - **Once**, your application is processed, you will receive an email with instructions to take a survey. Please complete the survey using the listed instructions.
 - **Once**, you have completed the survey please notify the IDA coordinator.

******Surveys are completed twice a year in April & October. This is a huge deal for us and we dedicate these entire months to what we call “survey month”. This is a time for you to answer questions honestly in order for funders to have some valuable feedback on how to improve the program. When you receive correspondence from us instructing you to take the survey, please promptly do so. You will receive \$30 for each survey that you complete and we also offer additional incentives for participants who complete the survey swiftly during survey month. ******

5. **Get Paid:** You will receive \$155 total deposited into your IDA for completing all of the above steps.
 - **Once**, you have completed all of the above listed steps, you get paid \$\$\$\$. \$100 is seed money for opening a savings account. \$25 is for completing the Keys to Financial Literacy training. \$30 is for completing the baseline survey. The \$100 has to go into your IDA but if you want a check for the remaining \$55, just let the IDA coordinator know.
 - **IF**, you trained your own youth, please follow steps listed in 1 & 2 by notifying the IDA coordinator.
6. **Start saving & Stay Updated:** Once you have completed all of the above steps, you are officially enrolled in the IDA program.

******Save, on a regular basis even if it is as little as \$1. ******

 - **IF**, you are an adult supporter encourage your youth to make regular deposits in their IDA.
 - **IF**, you opted to use your own bank, you need to send in your bank statements every 30 days to your IDA coordinator.
 - **IF**, your contact information changes, please notify the IDA coordinator. We always have exciting program changes and we want you to be among the first to know! So keep us updated with the best way to connect with you.

FAQs

1. **I have a youth functioning at a lower level. Is there a curriculum for them?**
 - Please contact the IDA coordinator for more information and ideas on how to adjust the curriculum.
2. **What does the program participant do when they are ready to match?**
 - Please contact the IDA coordinator for further steps and needed documentation in order to match.
3. **Do program participants have to match for \$1,000?**
 - No, but there is a minimum of a \$100 dollar match.
4. **What if the program participant gets adopted or they opt out of care?**
 - As long as the young person is ILP eligible, they can remain in the program. Please update their contact information with the IDA coordinator.
5. **How long do I have to save my money?**
 - You must match out by your 21st birthday. If you open an account at 14 or 19 you will have until your 21st birthday to save your money.
6. **What can participants save for?**
 - Housing, education, a vehicle, health, micro-enterprise, investment or credit repair. This includes housing down payments, rent deposits, credit building, tuition or books, car payment, car insurance, car registration fees, medical bills or procedures, funds needed to start your own business. Contact the IDA when you are ready to match.

SunTrust Locations Statewide to Open an IDA

<p>BLUE RIDGE</p> <p>204 West Main St Blue Ridge, GA 30513</p>	<p>DALTON</p> <p>2545 E Walnut Ave Dalton, GA 30721</p>	<p>GAINESVILLE</p> <p>400 Shallowford Road Gainesville, GA 30504</p>	<p>FORT OGLETHORPE</p> <p>3040 Battlefield Pkwy Fort Oglethorpe, GA 30742</p>
<p>GAINESVILLE</p> <p>121 EE Butler Pkwy Gainesville, GA 30501</p>	<p>CEDARTOWN</p> <p>632 N. Main St Cedartown, GA 30125</p>	<p>ROME</p> <p>825 Cartersville Hwy Rome, GA 30161</p>	<p>PEACHTREE CITY</p> <p>1212 Hwy 74 South Peachtree City, GA 30269</p>
<p>NEWMAN</p> <p>75 Jackson St #402 Newnan, GA</p>	<p>ATHENS</p> <p>1022 Prince Ave Athens, GA 30606</p>	<p>BRASELTON</p> <p>2095 Hwy 211 NW Braselton, GA 30517</p>	<p>WARNER ROBINS</p> <p>125 S. Houston Lake Road Warner Robins, GA 31088</p>
<p>MACON</p> <p>606 Cherry Street Macon, GA 31201</p>	<p>AUGUSTA</p> <p>1602 Walton Way Augusta, GA 30904</p>	<p>AUGUSTA</p> <p>801 Broad Street Augusta, GA 30901</p>	<p>MOULTRIE</p> <p>641 Veteran's Pkwy South Moultrie, GA 31788</p>
<p>COLUMBUS</p> <p>2050 Auburn Ave Columbus, GA 31906</p>	<p>COLUMBUS</p> <p>3491 Courtyard Way Columbus, GA 31909</p>	<p>Baxley</p> <p>105 W Parker St Baxley, GA 31513</p>	<p>Douglasville</p> <p>201 S. Peterson Ave Douglas, GA 31533</p>
<p>Tifton</p> <p>200 John Howard Way Tifton, GA 31794</p>	<p>Waycross</p> <p>1807 Knight Ave Waycross, GA 31501</p>	<p>Valdosta Walmart</p> <p>340 Norman Drive Valdosta, GA 31602</p>	<p>East point/Camp Creek</p> <p>3510 Camp Creek Parkway East Point, GA 30344</p>
<p>Savannah</p> <p>330 Mall Blvd Savannah, GA 31406</p>	<p>Garden City</p> <p>215 Main Street Garden City, GA 31408</p>	<p>Brunswick</p> <p>4410 Altama Ave Brunswick, GA 31520</p>	<p>Southlake</p> <p>1235 Southlake Circle Morrow, GA 30260</p>
<p>DOUGLASVILLE</p> <p>5641 Fairburn Road Douglasville, GA 30134</p>	<p>DECATUR</p> <p>2727 Candler Road Decatur, GA 30034</p>	<p>Kennesaw</p> <p>1184 Barrett Parkway Kennesaw, GA 30144</p>	<p>Woodstock</p> <p>1450 Towne Lake Pkwy Woodstock, GA 30189</p>
<p>LAWRENCEVILLE</p> <p>4095 Sugarloaf Pkwy Lawrenceville, GA 30044</p>	<p>CONYERS</p> <p>930 Main Street Conyers, GA 30012</p>	<p>ALBANY</p> <p>410 W. Broad Ave. Albany, Ga 31701</p>	