

Eligibility Requirements and How To Apply

Applicants must meet the following criteria in order to be eligible for participation in **Asset Building Choices Programs**:

1. Be employed.
2. Meet one of the two following criteria:
 - *A family of four can make up to \$44,100 annually or \$3,675 monthly.
 - *An individual can earn up to \$27,075 annually or \$2,256 monthly.
 - *Household net worth was less than \$10,000 at the end of the calendar year that preceded the time of application (not including primary home and one car).

To apply, please visit **The Asset Building Choices Opportunity Center** located at **2027 10th Street in Gering (next to the Loaf-n-Jug).**

Misty Livingston-West, Asset Building Choices Program Manager
Phone: 308-633-3377 Email: mwest@capwn.org



The Promise

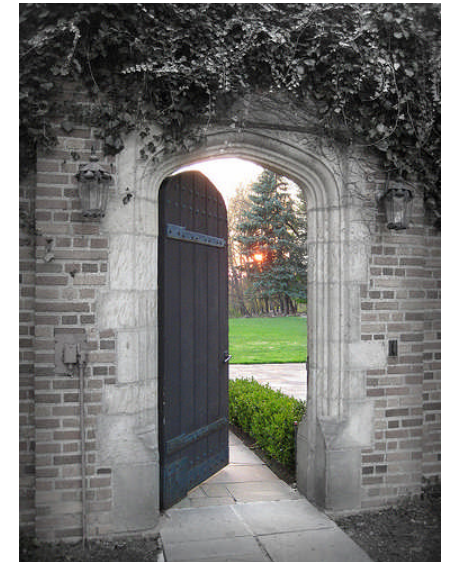


Community Action changes peoples' lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

**Community Action Partnership
of Western Nebraska
3350 10th Street
Gering, Nebraska 69341
(308) 635-3089
<http://www.capwn.org>**



Asset Building Choices



Opening doors to economic independence.

Providing financial literacy training and support to create matched savings accounts for asset ownership.

www.capwn.org

Opening Doors For You With Asset Building Choices

The Asset Building Choices (ABC) Program is for anyone who has a job but who earns a low-income and wants to save money to purchase a first home, a small business start-up or expansion, a college education, or an automobile. Savings can also qualify towards the purchase of necessities/needs which would assist someone in reaching assets they are already working towards.

The ABC Program can help people take steps toward their asset ownership by::

- * Matched savings accounts for costs associated with buying a first home, going to college, starting a business
- * Fast track matched savings accounts for purchasing a reliable used car or other asset necessities
- * Basic Computer Classes
- * Help for individuals who want to learn how to start, manage, and grow a successful small business in rural Nebraska.



Asset Building Choices (ABC) works to:

- * Increase asset ownership among low-income working families
- * Increase economic literacy of families
- * Instill positive attitudes about Money
- * Change financial behaviors of families



Bridges To Business

- This program is for anyone who is thinking of starting their own business but is unsure of where to start. The Bridges to Business program is a practical, hands-on business development program designed to help promising, up-and-coming micro-business owners learn to start, manage, and grow a successful small business. By the time you finish the program you will know if your idea is "feasible", and if starting or growing your business is the right decision before investing time or money.



Pathways For Better Employment

- This program is designed to help you sharpen your employment readiness and retention skills so you can get the job you want and keep it! From learning to dress for success and having the skills employers in our area are looking for to understanding how to get through those tough and competitive interviews Pathway For Better Employment is here to help.

Wheels To Opportunity

- In rural Nebraska a car is necessary to get to work and provide for your family's needs. A reliable car improves your access to a better job, good daycare for your child, and the medical services you need. Wheels to Opportunity can help working individuals/families secure safe, reliable and affordable transportation through a fast track matched savings account with a 3:1 ratio.



Long Term IDA

- The Individual Development Accounts (IDA) program gives people who earn low incomes an opportunity to purchase assets through a matched savings account. Our top notch financial education, counseling services and community teamwork approach provide people the chance to learn new skills and receive qualified advice and support.



Fast Track

Necessities and Needs

- Need a mower for your lawn care business? Going to Cosmetology School and need to purchase your starter kit up front: How about a commercial vacuum for your cleaning business? What about a computer so you can take on-line classes or to help you with your small business? Your fast track savings can be used to purchase those necessities!.