

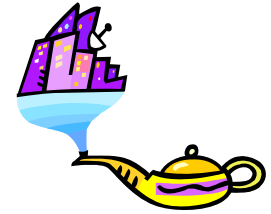
IF YOU SAVE \$1, WE'LL GIVE YOU \$4 MORE.



HIGHER EDUCATION



OWN YOUR OWN HOME



YOUR OWN BUSINESS

What is an F.S.A.?

That's Right. With a Family Savings Account, you save \$1 and we give you \$4 more, up to \$5,000 total, to purchase: (1) your own home, (2) start or grow a business, or for (3) you or your child to earn a college degree or trade school certification. It's that simple. And, you don't have to pay back a penny.

Here's How It Works:

- \$ Your F.S.A. will match up to \$4 for each \$1 that you save in a bank account that we help you open. You save at least \$25 per month for 6 months or more.
- \$ You attend (6) 2-hour financial education classes and (8) hours of education specific to your purchase.
- \$ You work with a Coach, as an advisor, to achieve your purchase.

How do I Get Started?

Call 612-879-5220

to sign up to attend a brief orientation session. The orientation will let you get all the facts and decide if an F.S.A. is right for you and your family. Orientations are held at the Personal Finance Center in Minneapolis.

Act Now! The Family Savings Accounts are available on a first come first serve basis. After accounts are filled, a waiting list will begin.

You are Eligible if:

- ✓ You live, work, worship, volunteer, or attend school in Hennepin County
- ✓ You are at least 17 years old
- ✓ You have earned income & meet income guidelines
- ✓ You can save at least \$25 per month
(That's only \$6.25 per week)

Maximum Income Guidelines

Household Size (# of People)	Adjusted Gross Income
1	20,800
2	28,000
3	35,200
4	42,400
5	49,600
6	56,800

For Each Additional Member, add \$7,200

This is a Faith In the City initiative, and is sponsored by: Lutheran Social Service of MN, Thrivent Financial For Lutherans, The McKnight Foundation and the U.S. Office of Community Services.