



Child Savings  
Accounts Program  
POWERED BY THE CITY OF ATLANTA

LEARN MORE.



SHARE HOPE.



# HOPE Child Savings Accounts

The purpose of this program is to help children gain access to college and post-secondary education by building educational ambition and the habit of saving. The savings account will be maintained by Operation HOPE and funds will be paid on behalf of the student to cover qualified education expenses when that student is enrolled and attending an eligible institution of higher learning (college, trade school, technical school, career readiness).

The HOPE Child Savings Program is a fun and easy way for kids to learn the value of saving money. Every kindergartner enrolled in a Title I Atlanta Public School will receive a free savings account and a one-time \$50 deposit. The program is designed to help build long-term savings for the future.

## HOW IT WORKS

- No fees. Free to qualifying families.
- No impact on public benefits eligibility.
- Various deposit channels: direct deposit, on-line bill pay, mail and school deposit days;
- Dedicated savings for post-secondary education – two-year or four-year institutions, training programs, trade, technical or vocational school.
- Deposit only accounts.
- Families can view accounts online.
- Your child's account can grow by deposits from family and friends, and additional incentive programs.

HOPE INSIDE YOUTH  
Financial Literacy | Youth Entrepreneurship | Mentoring and Internships

For more information about your HOPE Child Savings Account email us at [csaprogram@operationhope.org](mailto:csaprogram@operationhope.org)





# Financial Empowerment Opportunities for Your Family

A community empowered with financial dignity is more likely to demand better products and services, have higher aspirations, and be better positioned for long-term success. A financially empowered community is a community filled with economic opportunity.

## Credit and Money Management

Through workshops and one-on-one counseling, our financial wellbeing coaches empower clients to take control of their finances, by creating a budget, reducing and paying off debt, and clearing errors from their credit reports.

## Home Ownership

The homebuyer's workshop begins with a comprehensive overview of the process. From there, our HUD-certified coaches walk clients through the loan packaging process and provide them with the tools and resources to fund a home purchase.

## Small Business Development

Through our small business group education sessions, small group coaching, and individual/personalized coaching, we can help you master business basics. This includes creating and maintaining a strong business plan, as well as learning how to gain access to funding and resources to grow your business.

Workshops will be held monthly in your community or virtual.

Email us for dates and locations at: [csaprogram@operationhope.org](mailto:csaprogram@operationhope.org)



**Operation HOPE**  
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# Oportunidades Financieras de Empoderamiento para su Familia

Una comunidad empoderada con dignidad financiera es más propensa a exigir mejores productos y servicios, tener aspiraciones más altas y estar mejor posicionada para un futuro exitoso. Una comunidad financieramente empoderada está llena de oportunidades económicas.

## Administración de Crédito y Finanzas

A través de talleres y asesoramiento individual, nuestros asesores financieros empoderan a los clientes para que tomen el control de sus finanzas creando un presupuesto, reduciendo y pagando sus deudas, y eliminando los errores de sus informes de crédito.

## Compradores de Vivienda

El programa comienza con un taller para compradores de vivienda que proporciona una visión general del proceso. A partir de ahí, nuestros asesores certificados por HUD guían a los clientes a través de la preparación para el préstamo y les proporcionan herramientas y recursos para saber cómo financiar la compra de una vivienda.

## Desarrollo de Pequeñas Empresas

A través de nuestras sesiones de educación para grupos de pequeñas empresas, asesoramiento grupal y personalizado, podemos ayudarlo a dominar los conceptos básicos de negocios. Esto incluye crear y mantener un plan de negocios sólido, así como aprender cómo obtener acceso a fondos y recursos para hacer crecer su negocio.

Los talleres se llevarán a cabo mensualmente en su comunidad o virtualmente. Envíenos un correo electrónico para fechas y lugares a: [csaprogram@operationhope.org](mailto:csaprogram@operationhope.org)



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