

Lubert IDA PROGRAM

LUBERT IDA PROGRAM ELIGIBILITY REQUIREMENTS



LUBERT IDA PROGRAM

United Way’s Lubert IDA Program features both Individual Development Account (IDA) and College Savings Account (CSA) programs. Participants in the IDA Program can build their assets through matched savings for Homeownership, Small Business Ownership, or Post-Secondary Education. Participants in the CSA Program are pursuing Post-Secondary Education specifically at a 4-year institution.

HOMEOWNERSHIP

The Lubert IDA Homeownership Program helps individuals and families purchase their first home through a 2:1 savings match. You save \$2,000, and we match \$4,000.

Eligibility Requirements:

- Must be a resident of one of Philadelphia, Montgomery, Delaware, or Chester County (PA) or Atlantic, Burlington, Camden, Cape May or Cumberland County (NJ).
- The adjusted gross income of the household is equal to or less than 350% of the poverty line, or the household qualifies for the federal Earned Income Tax Credit (regardless of EITC filing status).



Enroll through one of United Way’s Community Partners:

AchieveAbility
achieveability.org

59 N. 60th Street
 Philadelphia, PA 19139

Katrina Brittingham
 (215) 748-8800
 Ext. 8836
kbrittingham@achieve-ability.org

Campaign for Working Families
cwfp Philly.org

1415 N. Broad Street
 Suite 221-A
 Philadelphia, PA 19122

**Burt Bivings, Jr.,
 Asset Development Manager**
 (215) 982-2219
bbivings@cwfp Philly.org

Ceiba
ceibaphiladelphia.org

174 Diamond Street
 Philadelphia, PA 19122

Ivette Rivera
 (215) 634-7245
ivette.rivera@ceibaphiladelphia.org

Clarifi
clarifi.org

1608 Walnut Street
 10th Floor
 Philadelphia, PA 19103

Eric Long
 (267) 765-2792
elong@clarifi.org

HACE
hacecdc.org

167 W. Allegheny Avenue
 Philadelphia, PA 19140

Amanda Garayua
 (215) 426-8025
 Ext. 3008
agarayua@hacecdc.org

Open Hearth
openhearthisnc.org

101 N. Main Street
 Spring City, PA 19475

Taryn Alexander
 (610) 280-1033
talexander@openhearthisnc.org

Media Fellowship House
mediafellowshiphouse.org

302 S. Jackson Street
 Media, PA 19063

**Jerry Duffy,
 Director of Housing Programs**
 (610) 565-0434
mediafellowshiphouse@gmail.com

Women’s Opportunities Resource Center
worc-pa.com

2010 Chestnut Street
 Philadelphia, PA 19103

Camille Johnson
 (215) 564-5500
fsamgr@worc-pa.com



SMALL BUSINESS OWNERSHIP

The Lubert IDA Small Business Ownership Program helps grow our region's economy by offering entrepreneurs a 2:1 match. You save \$1,500, and we match \$3,000. In partnership with The Wharton School at the University of Pennsylvania and other partners, this program allows small businesses to purchase equipment and other necessities to help their business grow.

Eligibility Requirements:

- Must be a resident of one of Philadelphia, Montgomery, Delaware, or Chester County (PA) or Atlantic, Burlington, Camden, Cape May or Cumberland County (NJ).
- The adjusted gross income of the household is equal to or less than 350% of the poverty line, or the household qualifies for the federal Earned Income Tax Credit (regardless of EITC filing status).
- Participant must be majority owner of the business.

Enroll through one of United Way's Community Partners:

Bridges to Wealth at Wharton University of Pennsylvania

buildingbridgestowealth.org

Steinberg-Dietrich Hall
3620 Locust Walk
Philadelphia, PA 19104

Danielle Schweitzer

schdan@wharton.upenn.edu

LAEDA

laeda.com

433 Market St #202
Camden, NJ 08102

Kathryn (Kat) Harrison,
Program Manager

(856) 338-1177

kharrison@laeda.com

Women's Opportunities Resource Center

worc-pa.com

2010 Chestnut Street
Philadelphia, PA 19103

Camille Johnson

(215) 564-5500

fsamgr@worc-pa.com





POST-SECONDARY EDUCATION

The Lubert IDA and CSA Post-Secondary Education Programs provide a powerful incentive for individuals by matching their savings for education 3:1. Both IDA and CSA Programs are designed to support savings for higher education, with select differences:

IDA Post-Secondary Education Participants

- Can attend any type of post-secondary institution (a 4-year college or university, a 2-year college, or a trade school)
- Are primarily adult learners, but may also be recent high school graduates
- Save \$1,000 and receive 3:1 match of \$3,000

CSA Post-Secondary Education Participants

- Can only attend a 4-year institution
- Are high school seniors, college freshman and sophomores
- Must enroll through UESF
- Save \$500 and receive 3:1 match of \$1,500

Eligibility Requirements:

- Must be a resident of one of Philadelphia, Montgomery, Delaware, or Chester County (PA) or Atlantic, Burlington, Camden, Cape May or Cumberland County (NJ).
- The adjusted gross income of the household is equal to or less than 350% of the poverty line, or the household qualifies for the federal Earned Income Tax Credit (regardless of EITC filing status).
- Proof of enrollment to a post-secondary institution (a 2- or 4-year college, or trade school).
- ***College Savings Account (CSA) Program:** Must be a high school senior or college freshman or sophomore and have a GPA of 2.5.

Enroll through one of United Way's Community Partners:

AchieveAbility

achieveability.org

59 N. 60th Street
Philadelphia, PA 19139

Katrina Brittingham

(215) 748-8800
Ext. 8836
kbrittingham@achieve-ability.org

Campaign for Working Families

cwfphilly.org

1415 N. Broad Street
Suite 221-A
Philadelphia, PA 19122

Burt Bivings, Jr., Asset Development Manager

(215) 982-2219
bbivings@cwfphilly.org

Ceiba

ceibaphiladelphia.org

174 Diamond Street
Philadelphia, PA 19122

Ivette Rivera

(215) 634-7245
ivette.rivera@ceibaphiladelphia.org

Clarifi

clarifi.org

1608 Walnut Street
10th Floor
Philadelphia, PA 19103

Eric Long

(267) 765-2792
elong@clarifi.org

Open Hearth

openhearthisc.org

101 N. Main Street
Spring City, PA 19475

Taryn Alexander

(610) 280-1033
talAlexander@openhearthisc.org

UESF

***College Savings Account (CSA) Program ONLY**
uesfacts.org

1608 Walnut Street, #600
Philadelphia, PA

Syreetta Stanley, Program Director

(215) 814-6830
syreetastanley@uesfacts.org

Women's Opportunities Resource Center

worc-pa.com

2010 Chestnut Street
Philadelphia, PA 19103

Camille Johnson

(215) 564-5500
fsamgr@worc-pa.com