



a new leaf

helping families, changing lives

Assets to Opportunity (ATO)

A New Leaf's Assets to Opportunity is a matched savings program for low-to-moderate income households, offering assistance with attending college or starting a business.



Assistance to Attend College

A New Leaf's Assets to Opportunity program helps individuals pursue higher education through a matched savings opportunity. Participants attending an accredited community college, university, or trade school in Arizona can receive an 8:1 savings match toward educational expenses. By saving up to \$500, participants may receive up to \$4,000 in matching funds, creating a total of \$4,500 to support their education.



Assistance Starting a Business

The ATO program also supports aspiring entrepreneurs. Participants can use matched savings funds toward approved business-related expenses, helping strengthen and grow their operations. Through a 3:1 savings match, individuals who save up to \$1,000 may receive up to \$3,000 in matching funds, providing a total of \$4,000 to invest in building a successful business and creating greater financial stability.



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For more information, visit TurnaNewLeaf.org

Eligibility for ATO

Education Eligibility

- Income at or below 200% of federal poverty line
- Have earned income
- 16 years or older
- Resident of Arizona
- Commit to saving \$500 and saving for at least 3 months
- Commit to making \$30 deposits twice per month
- Complete financial wellness workshops
- Complete all other program requirements

Business Eligibility

- Income at or below 200% of federal poverty line
- Have earned income
- 18 years or older
- Resident of Arizona
- Must be starting or expanding a business
- Commit to saving \$1000 and save at least 3 months
- Commit to making \$30 deposits twice per month
- Complete financial wellness workshops
- Complete all other program requirements

Eligible Matched Savings Expenses

1. Students may use funds for tuition, fees, textbooks, school supplies, and other approved course materials.
2. Business owners must also develop a business plan and open a business bank account.
3. All requests to use funding must be approved by an ATO staff member prior to distributing matched funds. Participants will have two years from the date of their first deposit to complete all program requirements and spend down their matched funds. Matched funds are not subject to repayment.

How to Access ATO

Interested in the **Assets to Opportunity** (ATO) program? Staff are available to answer questions, explain eligibility requirements, and guide participants through the enrollment process for education and business matched savings programs.

To learn more, call **(480) 833-9200 x 3415** or email **ato@turnanewleaf.org**.

Services are offered at **635 E Broadway Rd, Mesa, AZ 85204**. Office hours are Monday through Friday from 8:00 AM to 5:00 PM.

Other Resources

A New Leaf is here for you. If you are looking for personal savings programs, you may also be interested in some of the services below. Please ask a staff member at A New Leaf about these programs or go to **TurnaNewLeaf.org**.

- Rent and Utility Assistance
- Long-term Affordable Housing
- Workforce Assistance
- Employment Assistance
- Financial Coaching and Budgeting
- Food Assistance

Equal Opportunity Employer/Program - Under Titles VI and VII of the Civil Rights Act of 1964 (Title VI & VII), and the Americans with Disabilities Act of 1990 (ADA), Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and Title II of the Genetic Information Nondiscrimination Act (GINA) of 2008; the Department prohibits discrimination in admissions, programs, services, activities, or employment based on race, color, religion, sex, national origin, age, disability, genetics and retaliation. To request this document in alternative format or for further information about this policy, contact the Division of Aging and Adult Services at 602-542-4446; TTY/TDD Services: 7-1-1. Free language assistance for DES services is available upon request.