



Lending & Education News



Wishing you peace and joy this holiday season and into 2023. We are so thankful for your partnership with us and for your dedication to the people of Montana! May the upcoming holidays be merry and bright for you and your family!

Our offices will be closed both Monday, December 26th and Monday, January 2nd for the holidays.



NeighborWorks Montana Matched Savings Program

nwmt.org/matched-saving-program



Scan for details



NeighborWorks Montana has a Matched Savings Account program available!

A matched savings program is a powerful tool to help build a habit and practice of saving. Our program combines the savings match with quality financial education and counseling from our network of certified housing counselors, giving participants the tools they need to have healthy finances and be prepared for unexpected expenses.

Who should participate?

Anyone is able to participate. This program is not tied to homeownership.

How the program works

From our experience, we know financial coaching can help Montanans improve their credit score, decrease their debt, and increase their savings. Here are the program details:

- 1:1 match - participants save up to \$500 over a 6-month period and NWMT will match that \$500 for a total savings of \$1,000
- The minimum saving period will be 6 months (\$83 per month), or at least \$42 per month over a year period
- No maximum income limit, but clients do need to have a consistent income
- Participants cannot be behind with their rent/mortgage or utilities

Saver requirements

- Participants will need to attend counseling sessions throughout the first 6 month saving period with a financial counselor
- Agree to tracking and reporting of savings, debt, and credit score over that 6-month time frame
- Set up a bank account or designate an account already set up
- Show at least 6 deposits over at least 6 months that add up to the goal with no withdrawals or missing months

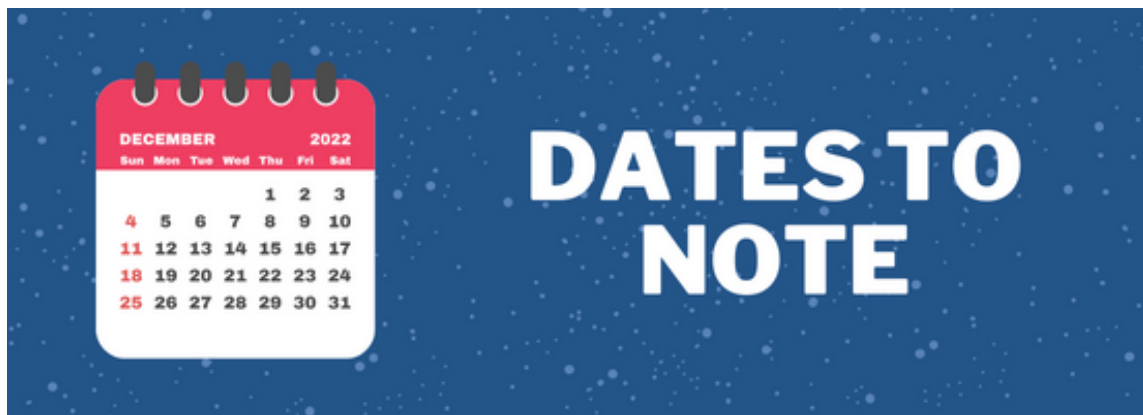
Participating financial counselors

Please encourage your clients, family, and friends to take advantage of this program. This program gives the participants the peace of mind that comes with a stable budget and a savings account they can count on. Counselors in our network are able to meet in person, over the phone, and often over video chat.

A list of participating financial counselors can be found by scanning the QR code above or visiting www.nwmt.org/matched-saving-program.

Please help us spread the word about our program by downloading and hanging the poster below.

Download Program Poster



- December 26th: our offices will be closed for Christmas
- December 26th - January 2nd: Lori will be out of the office. If you need assistance, please reach out to Hanna

Tester (htester@nwmmt.org).

- January 2nd: our offices will be closed for New Year's
- May 15th - 17th 2023: the Montana Housing Partnership Conference will be held in-person in Helena for 2023. Watch for more to come on this great event!

UPCOMING HOMEBUYER EDUCATION CLASSES

[Logos link to registration information](#)



January 14th (full-day Saturday class)
In-person class
HRDC
(406) 206-3419



January 9th - 11th (evening classes)
In-person class
SMDC, Lewistown
(406) 447-1680



January 24th-26th (evening classes)
Virtual class
Homeward, Missoula
(406) 532-4663



January 18th-19th (evening classes)
Virtual class
NeighborWorks Great Falls
(406) 761-5861



January 14th (full-day Saturday class)
Virtual class
HRDC 9, Bozeman
(406) 585-4895



January 24th - 26th (evening classes)
Virtual class
RMDC, Helena
(406) 447-1680



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Questions? (406) 604-4557

CONTACT US!



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