Lubert IDA PROGRAM

LUBERT IDA PROGRAM ELIGIBILITY REQUIREMENTS

UNITEDFORIMPACT.ORG
LUBERT IDA PROGRAM

United Way’s Lubert IDA Program features both Individual Development Account (IDA) and College Savings Account (IDA) 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

**Campbell**

campbell.org

115 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

**HACE**

hacecdc.org

167 W. Allegheny Avenue
Philadelphia, PA 19140

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

**Clarifi**

clarifi.org

1608 Walnut Street
10th Floor
Philadelphia, PA 19103

Eric Long
(267) 765-2792
elong@clarifi.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](http://buildingbridgestowealth.org)

Steinberg-Dietrich Hall
3620 Locust Walk
Philadelphia, PA 19104

Danielle Schweitzer
[schdan@wharton.upenn.edu](mailto:schdan@wharton.upenn.edu)

**LAEDA**

[laeda.com](http://laeda.com)

433 Market St #202
Camden, NJ 08102

Kathryn (Kat) Harrison, Program Manager
(856) 338-1177
[kharrison@laeda.com](mailto:kharrison@laeda.com)

**Women’s Opportunities Resource Center**

[worc-pa.com](http://worc-pa.com)

2010 Chestnut Street
Philadelphia, PA 19103

Camille Johnson
(215) 564-5500
[fsamgr@worc-pa.com](mailto: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

**Campaign for Working Families**
cwphilly.org
1415 N. Broad Street
Suite 221-A
Philadelphia, PA 19112

**Ceiba**
ceibaphiladelphia.org
174 Diamond Street
Philadelphia, PA 19122

**Clarifi**
clarifi.org
1608 Walnut Street
10th Floor
Philadelphia, PA 19103

**Open Hearth**
openhearthinc.org
101 N. Main Street
Spring City, PA 19475

**UESF**
uesfacts.org
1608 Walnut Street, #600
Philadelphia, PA

**Women’s Opportunities Resource Center**
worc-pa.com
2010 Chestnut Street
Philadelphia, PA 19103

**Contact Information**

**AchieveAbility**
Katrina Brittingham
(215) 748-8800
kbrittingham@achieve-ability.org

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Burt Bivings, Jr.,
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Ivette Rivera
(215) 634-7245
ivette.rivera@ceibaphiladelphia.org

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

**Open Hearth**
Taryn Alexander
(610) 280-1033
talexander@openhearthinc.org

**UESF**
Syreeta Stanley,
Program Director
(215) 814-6830
syreetastanley@uesfacts.org

**Women’s Opportunities Resource Center**
Camille Johnson
(215) 564-5500
fsamgr@worc-pa.com