

**Adults may be eligible if:**

- ✓ You are 18+ years old
- ✓ You are a permanent resident or citizen of Canada
- ✓ You are not a full time student (you may be attending language or upgrading classes)
- ✓ You have not participated in a Momentum savings program
- ✓ You have an income less than the amounts below:

**Youth may be eligible if:**

- ✓ You are 16 - 24 years old
- ✓ You are a permanent resident or citizen of Canada
- ✓ You are in school or have plans for post-secondary education
- ✓ You have an income less than the amounts below:

**Maximum income levels, before tax**

# of people in your household	Savings Circles (Monthly)	Savings Circles (Yearly)	Family Saves, Fair Gains & Youth Fair Gains (Monthly)	Family Saves, Fair Gains & Youth Fair Gains (Yearly)
1	\$2,112	\$25,338	\$2,534	\$30,406
2	\$2,629	\$31,544	\$3,154	\$37,853
3	\$3,232	\$38,780	\$3,878	\$46,536
4	\$3,924	\$47,084	\$4,708	\$56,501
5	\$4,450	\$53,402	\$5,340	\$64,082
6	\$5,019	\$60,228	\$6,023	\$72,274
7+	\$5,588	\$67,055	\$6,706	\$80,466

**Contact us**

<b>Savings Circles</b>	savingscircles@momentum.org	403 204 2692
<b>Family Saves</b>	familysaves@momentum.org	403 204 2695
<b>Fair Gains</b>	fairgains@momentum.org	403 204 2692
<b>Youth Fair Gains</b>	youth@momentum.org	403 204 2688
<b>Owen Hart Home Owners</b>	ohho@momentum.org	403 204 2661

	<b>Attend</b>	<b>+ Save</b>	<b>= Spend</b>
<b>Savings Circles</b>	<ul style="list-style-type: none"> <li>• 6 months</li> <li>• 10 workshops</li> <li>• 2 hours per workshop</li> <li>• Wednesday Nights</li> </ul> <p>Next:</p>	<ul style="list-style-type: none"> <li>• You save \$5 to \$50 each month</li> <li>• Momentum matches x 3</li> </ul> <p><b>Maximum Savings:</b></p> $\$50 \times 6 = \$300$ $\underline{\$300 \times 3 = \$900}$ <p><b>Total \$1,200</b></p>	<ul style="list-style-type: none"> <li>• Education/Training</li> <li>• Tools for work</li> <li>• RESP or RDSP</li> <li>• Starting or expanding a small business</li> <li>• Computer</li> <li>• Damage deposit</li> <li>• Furniture or household goods</li> <li>• Resiliency fund</li> <li>• Health care</li> </ul>
<b>Family Saves</b>	<ul style="list-style-type: none"> <li>• 9 months</li> <li>• 7 workshops</li> <li>• 2 hours per workshop</li> <li>• Flexible schedule</li> <li>• Parents with kids under 18</li> </ul> <p>Next:</p>	<ul style="list-style-type: none"> <li>• You save \$15 to \$70 each month</li> <li>• Momentum matches x 2</li> </ul> <p><b>Maximum Savings:</b></p> $\$70 \times 9 = \$630$ $\underline{\$630 \times 2 = \$1,260}$ <p><b>Total \$1,890</b></p>	<ul style="list-style-type: none"> <li>• Education/Training</li> <li>• Tools for Work</li> <li>• RESP or RDSP</li> <li>• Starting or expanding a small business</li> <li>• Resiliency fund</li> <li>• Home ownership</li> </ul>
<b>Fair Gains</b>	<ul style="list-style-type: none"> <li>• 12 months</li> <li>• 13 workshops</li> <li>• 2 hours per workshop</li> <li>• Monday Nights</li> </ul> <p>Next:</p>	<ul style="list-style-type: none"> <li>• You save \$15 to \$50 each month</li> <li>• Momentum matches x 3</li> </ul> <p><b>Maximum Savings:</b></p> $\$50 \times 12 = \$600$ $\underline{\$600 \times 3 = \$1,800}$ <p><b>Total \$2,400</b></p>	<ul style="list-style-type: none"> <li>• Education/Training</li> <li>• Tools for Work</li> <li>• RESP or RDSP</li> <li>• Starting or expanding a small business</li> <li>• Resiliency fund</li> <li>• Home ownership</li> </ul>
<b>Youth Fair Gains</b>	<ul style="list-style-type: none"> <li>• 9 months</li> <li>• 14 workshops</li> <li>• 2 hours per workshop</li> <li>• Wednesday Nights</li> <li>• Youth aged 16-24</li> </ul> <p>Next:</p>	<ul style="list-style-type: none"> <li>• You save \$15 to \$50 per month</li> <li>• Momentum matches x 4</li> </ul> <p><b>Maximum Savings:</b></p> $\$50 \times 9 = \$450$ $\underline{\$450 \times 4 = \$1,800}$ <p><b>Total \$2,250</b></p>	<ul style="list-style-type: none"> <li>• Education/Training</li> <li>• Tools for work</li> <li>• RESP or RDSP</li> <li>• Starting or expanding a small business</li> <li>• Computer</li> <li>• Resiliency fund</li> </ul>
<b>Owen Hart Home Owners</b>	<ul style="list-style-type: none"> <li>• 12 months</li> <li>• 8 workshops</li> <li>• 2 hours per workshop</li> <li>• Wednesday Nights</li> <li>• Have finished a Momentum matched-savings program</li> </ul> <p>Next:</p>	<ul style="list-style-type: none"> <li>• You save \$100 to \$250 per month</li> <li>• Momentum matches x 2</li> </ul> <p><b>Maximum Savings:</b></p> $\$250 \times 12 = \$3,000$ $\underline{\$500 \times 12 = \$6,000}$ <p><b>Total \$9,000</b></p>	<ul style="list-style-type: none"> <li>• Home ownership</li> </ul>