



Build Assets for a Rich Life

Win Savings Prizes

Triple your Money with Matched Savings

(see savings prize and match income limits)

Save for Emergencies!

Own a Home!

Tools for your Asset-Building Goals

Build Savings for emergencies and major purchases:

- Open a Covenant **Prize-Linked Individual Development Account (IDA)** with Capital One and qualify for prize drawings of \$50-1,600 when you reach and maintain \$500-16,000 benchmarks for 6 months.
- Learn about banking, consumer rights, your credit report, and how to eliminate debt in a **Credit Education Class**.
- Learn how to manage risk, cultivate well-being, and foster resilience and peace of mind in the **Seven Assets for a Rich Life Workshop**.
- Grow income with help from **United Way THRIVE workforce partners**

Own a Home to gain control, equity and tenure stability

- Leverage up to \$2,000 in IDA savings with a 1:1 **Savings Match**, plus a 1:1 **Bonus Match** for reaching asset-building milestones, plus get 5 years of post-closing homebuyer support (enroll after saving \$500 and completing credit education).
- Learn homebuying tips from a lender and financial services coach in a **Home Finance Workshop**.
- If needed, learn how to enhance your credit profile in a **Credit Building Workshop** and with a **Credit Builder Loan**.
- Strengthen owner skills in the **Life as a New Homeowner Workshop**.

Get Started

Email IDA@CovenantCapital.org with your legal name (as shown on Texas DL/ID), phone number and email address to learn more, enroll and get an asset-building starter kit

Work with a Coach

Staff who are Covenant graduates will walk with you on your journey to reach financial stability goals using Covenant’s tools and those of our United Way partners.

Prize & Match Income Limits*

Household Size	Limit (\$)
1	44,150
2	50,450
3	56,750
4	63,050
5	68,100
6	73,150
7	78,200
8	83,250

* AGI from line 8b on 2019 Form 1040 or Line 7 from 2018 Form 1040
Covenant matches only earned income



Covenant equips aspirational working families to thrive and secure generational resilience by acquiring affordable homes, accessing quality education, managing risk and building savings for life.