

Income Cut-Offs:

To qualify for Saving Circle your household income must be below the income cut offs:

1 person	\$19,965
2 people	\$24,856
3 people	\$30,557
4 people	\$37,100
5 people	\$42,079
6 people	\$47,457
7 or more	\$52,837

These amounts are from Statistics Canada's Low Income Cut-offs based on before-tax (gross) income.

Factors other than income will also be considered.



How to apply

Contact SEED or one of our partner sites for more information.

SEED Winnipeg	204-927-9947
IRCOM	204-943-8765
The Link	204-949-6500
NorWest Co-op	204-782-8793
Pluri-elles	204-223-1735
Manitoba Possible	204-975-3103
Urban Circle	204-589-4433
Villa Rosa	204-786-5741
Ma Mawi	204-925-0340



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 SEED Winnipeg Inc.

 @SEEDwinnipeg

Saving Circle

Save for something you need while learning about managing money and earning matching funds.



Money Management Training

Eight classes that cover useful things to know about money. Sessions are offered throughout the year in person or virtually.

Some topics include:

- record keeping and budgeting
- setting priorities and making choices
- credit and debt
- and more!

Matched Savings

Participants in Saving Circle will be matched \$3 for every \$1 they save up to \$250

$$\begin{array}{ccccc} \$250 & + & \$750 & = & \$1000 \\ \downarrow & & \downarrow & & \downarrow \end{array}$$

You save

You earn
from
SEED

Total to use
for your
saving goal

Participants have **4-6 months** to save \$250 in an account at Assiniboine Credit Union.



What can I save for?

You can use your savings for things that:



Help you save money

E.g.: washer, dryer, or freezer



Help with education or a job

E.g.: tuition, computer, or record of suspension, or RESPs



Help with your health or quality of life

E.g.: eyeglasses or dental work



Make your home better

E.g.: furniture or damage deposit

Speak to a program coordinator to see if your goal fits with program guidelines.

Saving Circle is for people who:

- Are living on a low income,
- Want to learn more about managing money,
- Struggle to save money on their own, and
- Have a large purchase they need to make that will be hard to save for on their own.