



NEIGHBORHOOD ALLIES

About Us

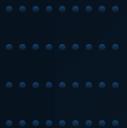
NEIGHBORHOOD **ALLIES**

- Nonprofit community development support organization in Pittsburgh
- Staff of 26, budget of \$6MM, net assets of \$17MM
- Mission to engage residents and organizations with innovative tools that expand opportunity for transformative community change
- Goal to move 100,000 low-income Pittsburghers up the socio-economic ladder over the next 10 years
- Program Areas: Real Estate, Small Business, Community Capacity Building, Black Mental Health, Economic Mobility

www.neighborhoodallies.org

Prize Linked Children Savings Program

Presented by: Toni Corinealdi
Senior Program Manager of Empowerment and Outreach



fund!
my future **PGH**



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Fund Your Child's Dreams

More than \$2000
in prizes awarded every month!*

1. TAKE THE PLEDGE
2. OPEN AN ACCOUNT
3. MAKE MONTHLY DEPOSITS

That's it!
You're entered to win monthly cash prizes!

* Prize distributed once deposit is verified

NEIGHBORHOOD **ALLIES**



Put your child on the path to a brighter future!

- More than \$2000 in prizes awarded every month!*
- * Prize distributed once deposit is verified
- Make a deposit and you're eligible for monthly prizes.
- All children 0-18 in Allegheny County are eligible.
- Sign up today!

PLEDGE. SAVE. WIN!

A savings account in your child's name can build hope and make future dreams a reality. Saving for your child's future is easy and fun!

● FundMyFuturePGH.org



In Person Events

- Table at Community Partner Events
- Complete Initial Enrollment
- Financial Institution Presence
- Neighborhood Allies Partner
- On the spot giveaway
- Raffle Prizes



FMF PGH Community Events

2025 In-Person Events

UPMC Hilltop
Family Center –
January 15th

ACHA, McKees
Rocks – May 15th,
October 14th

PPS Early
Headstart - May
16th

PPS Parent
University –
September 6th

PGH Scholar
House – May 17th

Wilksburg SD –
June 6th August
27th September
2nd

PPS Lincoln Pre K
– June 10

August Wilson
Center – July 12th
, October 4th

Bev's PGH – June
17th June 25th,
August 19th

Family Care
Center – June 26th

AARP Bakery
Square – July 17th

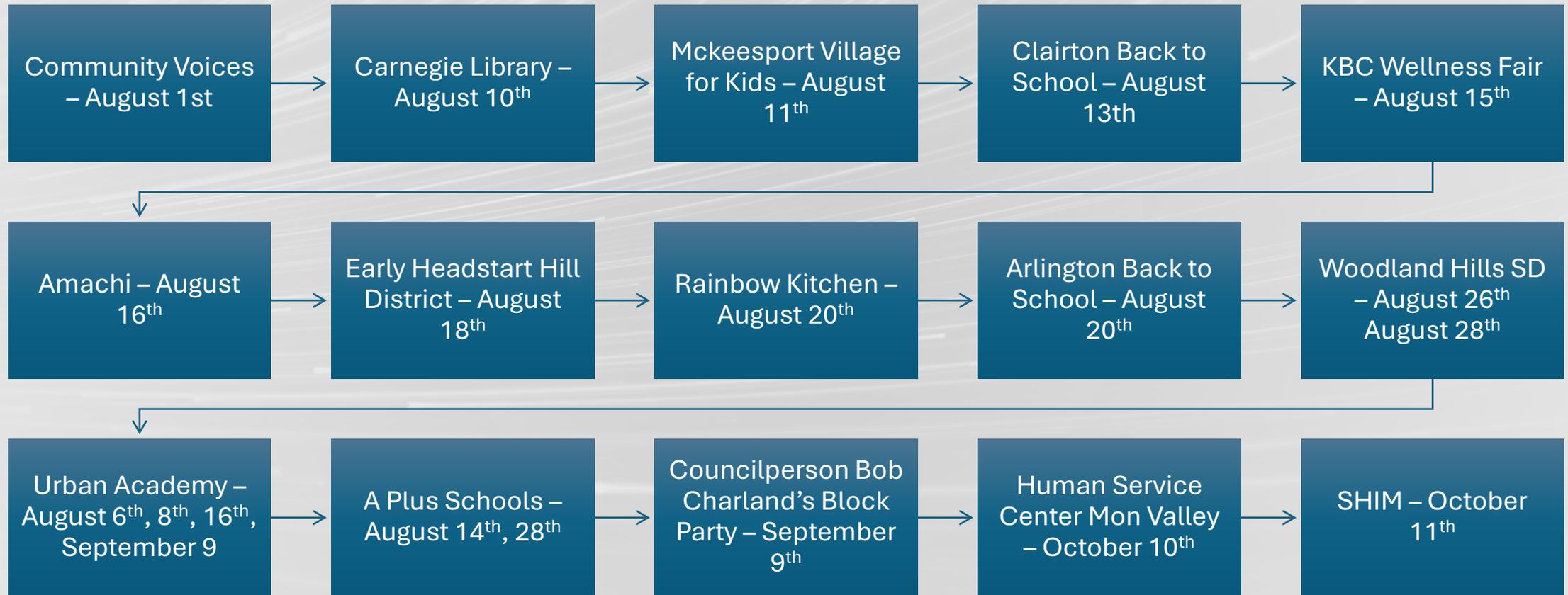
Healthy Start –
July 18th

City of Pittsburgh
– City in the
Streets – July 22nd

Dress for Success
– July 24th

City of Pittsburgh
– Wellness Fair –
September 10,
2025

FMF PGH Community Events 2025 In-Person Events (cont'd)



Three Part Virtual Saving Series

Learn All about the benefits of enrolling in Fund My Future PGH in the comfort of your home

Learn the difference between credit unions and banks.

Learn about PA529 and how to claim your \$100 PA Treasury's Keystone Scholars and learn about PA Able Accounts.

Pick what session is best for your families. Options range from FEC Counselors, Steel Smiling Mental Health, Good With Money



- Families can choose to attend the Fund My Future PGH Three-Part Saving Series at their own pace or as part of a community partner requirement.
- Everyone can benefit from the three-part series, whether they are already saving for their children or haven't gotten started yet.
- **Attending all three sessions is most beneficial** for providing families with the basic fundamentals of saving for both parent and child.
- Families may choose to attend one, two, or all three sessions, depending on their interests and needs.

1

ALL ABOUT FUND MY FUTURE PGH

Learn everything there is about how fun it can be to save for your child's future. Already saving for your child? Then this is for you. New to saving for your child? Then this is for you too. Would you like a chance to win \$1000 a month? Then we hope to see you! If you're a grandparent, aunt or uncle, you too can have fun while saving and get monthly chances to win. Learn the three steps to PLEDGE, SAVE, WIN and we'll help you sign up. Simply attend the "All About Fund My Future PGH" savings session and you'll be glad you took the time to do it.

2

INTRODUCTION TO SAVINGS

Attend this session with representatives from various financial institutions who will showcase their children's savings products. Learn the difference between credit unions and banks. Learn what a PA529 College and Career Savings Plan is and how you can claim your child's \$100 starter deposit from PA Treasury's Keystone Scholars. Also learn about PA Able Accounts. Then decide which product is best for you and start your child on their road to saving.

This session is strongly recommended for those who completed Session 1 and still need to establish a savings account for their child.

3

CONTINUING YOUR SAVINGS JOURNEY

In this session Fund My Future PGH will work closely to connect you with the right resources to better assist you with saving for you and your child's future. We will explore all options so you can pick what best fits your situation. Options range from FEC Counselors, Steel Smiling Mental Health or Digital Inclusion to name a few. We tailor this session to fit your needs.

Better SAVE than Sorry.



To schedule a Fund My Future PGH series, please contact us at **412.514.3257** or toni@neighborhoodallies.org

Upon Completion, families will receive the "Better Save than Sorry" Certificate of Completion.



FMF PGH Winners

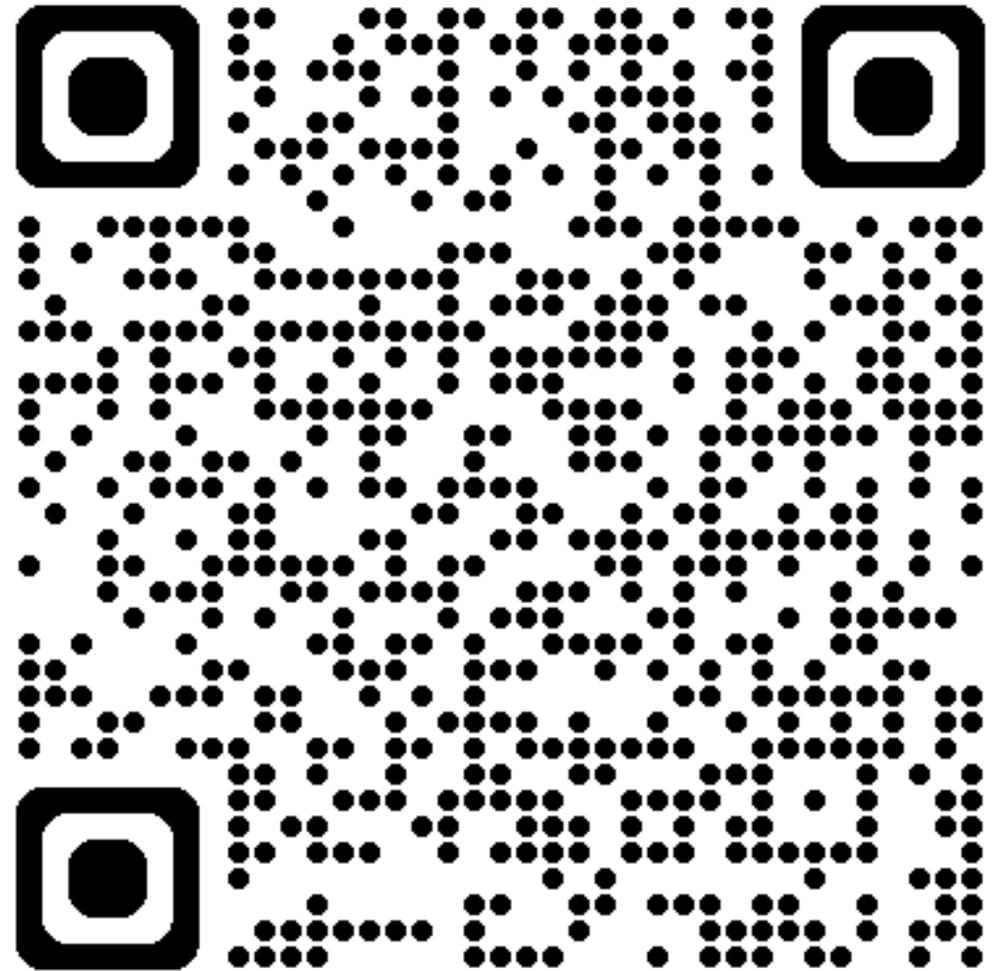


Fund My Future PGH Annual Graduation & Promotion Ceremony



Fund My Future PGH Partner Pledge

tfaforms.com/5197918





Contact Information

- **Fund My Future PGH**
- **Children's Savings Program**

- Toni Corinealdi, Sr. Program Manager of Empowerment and Outreach
- Email: toni@neighborhoodallies.org
- Phone: 412-514-3257

QUESTIONS



Allegheny County
Financial
Empowerment
Center

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- Free, one-on-one financial counseling to anyone in Allegheny County, PA
- Provided by trained and certified counselors
- In-person, phone, and video sessions available
- Areas of focus are saving, debt, credit, banking, and legacy planning
- Since March 2019, 3,000 clients achieved 5,000 outcomes

www.myfinancialpower.org

530A Accounts

(Trump Accounts)

Parents/guardians can establish account now for an eligible child

Account in the child's name, with the parent as sole custodian until 18

The federal government will make a one-time \$1,000 contribution for each child born 2025-2028

Estimated value = \$6,000 at 18

Money is invested by Treasury and can be withdrawn after the child turns 18, BUT...

530A Accounts

(Trump Accounts) **cont.**

Costly tax penalties if withdrawn before age 59.5 – (like traditional IRA) - *unless for first home or education*

To get the \$1,000 investment, sign up now when you file taxes (Form 4547) or through an online portal (summer 2026)

Accounts will be funded after July 4, 2026

Go to trumpaccounts.gov for more details

QUESTIONS



Fund My Future PGH Academy

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Fund My Future PGH Academy is a program designed to support parents and guardians as they plan for their children's futures after high school. Families hear directly from local experts and gain practical knowledge to help navigate important post secondary decisions, one step at a time.

Goal of the Program:

To help parents and guardians build confidence and take action toward their child's post secondary success.

- Explore different education and career pathways
- Understand important financial decisions
- Feel prepared for what comes after high school



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What We Provide:

A free monthly workshop series for parents and guardians

Expert led sessions covering:

- Exploring post secondary options
- Career pathways and goal setting
- Financial aid and scholarship navigation
- Budgeting for college
- Understanding credit and loans
- Managing financial stress
- Getting ready for life after high school

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When and Where:
Fall 2025 through Spring 2026

Virtual Sessions:

~~September 11~~ | Exploring Postsecondary Options

~~October 9~~ | Career Pathways

~~November 13~~ | Financial Aid and Scholarship

~~January 8~~ | Budgeting for College

February 12 | Credit and Loans Panel

March 12 | Managing Financial Stress During the
College Application Process

In Person Final Session:

April 9 | What You Need to Know
Before You Go

5:30 to 7:30 PM

University of Pittsburgh CEC

622 N Homewood Ave,
Pittsburgh, PA 15208

February Session: Credit & Loans Panel Discussion

Date: 2/12/2025



Join us for a special conversation with **Jason Jones** from **Dollar Bank** and **Richard Witherspoon** from **Hill District Federal Credit Union**. They'll help us understand what to consider when borrowing money from banking institutions, and how to avoid common pitfalls. It is a great session for families who are thinking about education related costs or other major financial decisions.



Jason Jones,
Director Vice President
Community Development
Dollar Bank



Richard Witherspoon, CEO
Hill Distrtrict Federal Credit Union

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Register to join us:



QUESTIONS

Keystone Scholars

**Power their
future!**

**\$100 scholarship
for post-high school
education expenses**



Children's Savings Accounts (CSAs)

CSAs are long-term savings accounts that offer families program contributions to help build assets for their children's post-secondary training and education.

Keystone Scholars is the first legislated, automatic, universal, at-birth CSA

- **\$100 scholarship account** for every Pennsylvania child born since 2019
- Can be used between ages of 18-29 for post-high school training and education

Engagement with CSAs

3 times more likely to pursue post-high school education

4 times more likely to graduate

Reduce inequality in early education, facilitate college completion and improve post-college financial health

Improved social-emotional development of children

Reducing maternal depression

Higher parental educational expectations

The effects are often regardless of whether the families have saved, and usually greater for the most financially vulnerable families **and can be more significant when offered together with social services.**

Objectives and Goals

Help parents maintain high expectations for their child's future education

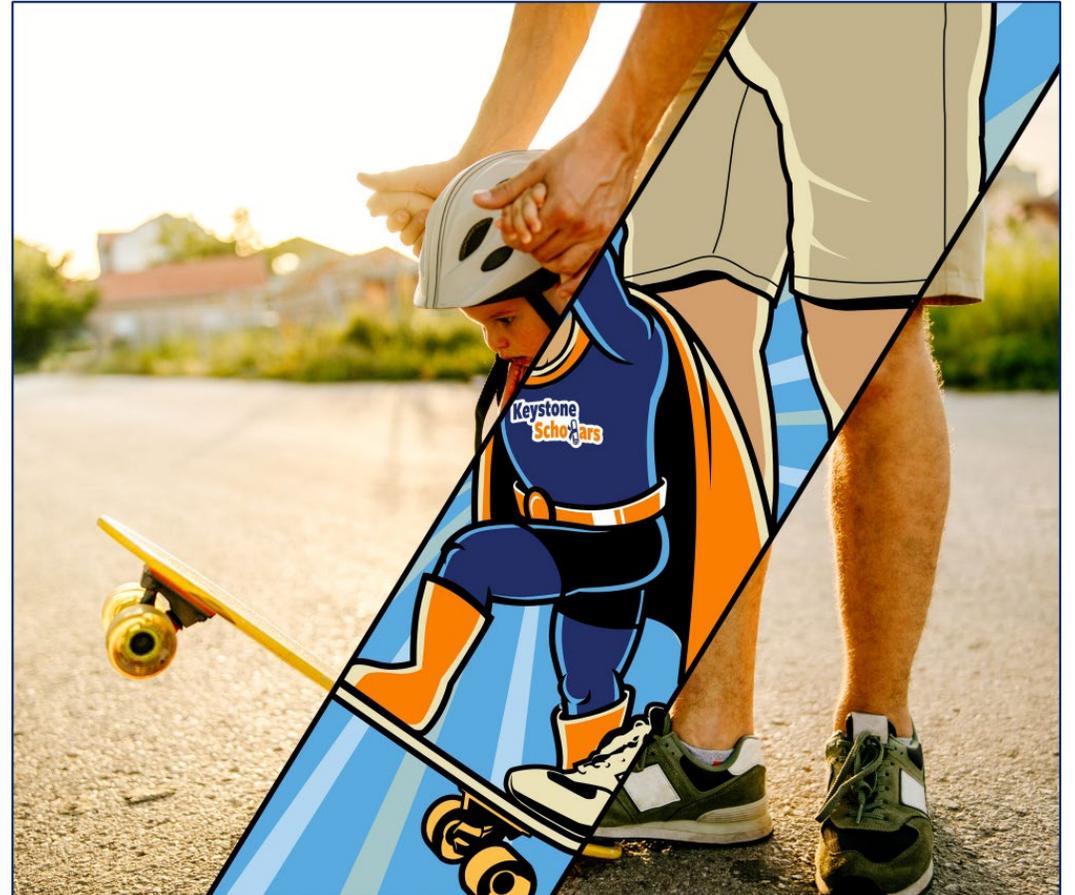
Cultivate a future-focused identity in children

Prompt parents to start saving as early as possible

Our vision is ultimately to see all Pennsylvanian children, **especially those from disadvantaged socioeconomic backgrounds**, successfully complete the post high school education of their choice without an unreasonable debt.

Help families power their child's future!

- Inform families of \$100 scholarship account
- Provide information at birth of child
- Help family claim their child's account
- Encourage families to contribute to their own savings in a companion PA 529



PA ABLE Presentation for Family Members

PA ABLE: A Savings Program for Individuals with Disabilities



PA ABLE: Helping Individuals with Disabilities to Live Everyday Lives

With PA ABLE, individuals with qualified disabilities and their families and friends can save now for financial security. PA ABLE changes lives. Now individuals with disabilities can save funds and still maintain important benefits.

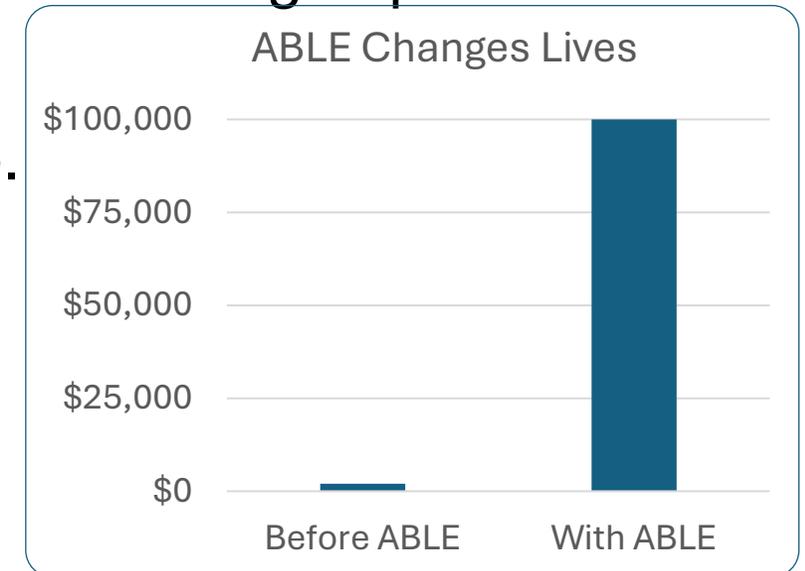


- Funds in PA ABLE accounts don't count against eligibility for any federal means-tested benefits.
- Funds in PA ABLE accounts don't count against PA health, disability or student financial aid benefits.



Snapshot: The PA ABLE Program

- PA ABLE is a tax-advantaged way for Pennsylvanians with disabilities and their families to save for disability-related expenses, while maintaining important benefits.
- PA ABLE allows up to \$19,000 in contributions in 2025. Even more for some individuals who work.
- PA ABLE also allows individuals to save up to \$100,000 total or more without impacting important disability benefits.
- ABLE account owners who don't receive SSI can save more than \$500,000.



Snapshot: The PA ABLE Program

- Funds are easy to access and may be used for a wide-range of expenses.



PA ABLE is helping Pennsylvanians with disabilities to grow assets for a more financially secure and flexible future.

PA ABLE Helps Grow Assets Without Impacting Important Disability Benefits

- ABLE protects all federal means-tested benefits, including Medicaid.
- **With PA ABLE** protects Pennsylvania benefits including health, disability and student financial aid.
- **With PA ABLE**, there is no federal or *PA income tax* on growth when used for qualified expenses.
- **With PA ABLE**, contributors can deduct up to \$19,000 annually from PA Income Tax.



PA ABLE Eligibility



To be eligible for an ABLE account, individuals must:

- Have a qualifying disability that started before their 26th birthday. (This age will expand to age 46 on January 1, 2026.)

AND either

- Be eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

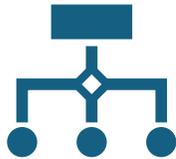
OR

- Self-certify with a physician's documentation that they meet certain disability standards.

PA ABLE Accounts are Easy to Open



Open an account for free at PAABLE.gov or on a paper form.



Answer demographic and disability questions, then choose your investments.



Enrolling takes about 15 minutes.



Questions?
Call 855-529-ABLE
or visit www.PAABLE.gov

PA ABLE Accounts are Easy to Use

- An interest-bearing checking account comes with a free Fifth Third notched debit card to use at stores or ATMS.
- Invest in savings portfolios if you choose.
- Direct deposit Social Security benefits and paychecks or contribute online at any time.
- Simply save receipts from expenses.



PA ABLE is a Game Changer. An ABLE Account Can be Used for:

- Housing/rent/utilities
- Basic living expenses
- Transportation
- Assistive technology
- Education
- Healthcare, prevention & wellness, and more...



Thank you for your time.

PA ABLE is Here to Help Pennsylvanians with Disabilities Achieve a Better Life Experience.



Q & A

Questions, please visit: [PAABLE.gov](https://paable.gov) or call (855)529-2253