

**Individual Development Accounts (IDAs)** One federally-supported IDA program is the Assets for Independence (AFI) program. The AFI IDA program is a discretionary grant program authorized under the Assets for Independence Act of 1998. AFI Individual Development Accounts are an important tool in asset building for low-income people. AFI projects assist client families to save earned income in IDAs-- special matched savings accounts. For more information and to find a agency close to you, please visit Office of Community Services – Assets for Independence

<http://www.acf.hhs.gov/programs/ocs/programs/afi> Clients can use their IDA savings and matched funds to acquire one of the following assets:

- A first home,
- Capitalization of a small business,
- Post-secondary education or training.