**Secure program client participation agreement**

**Participation Requirements**

**Prior to enrollment**:

* **Attend SECURE Orientation**. This is a 1.5-hour in person session where y will obtain information on enrollment steps to take after Orientation and information about your SECURE savings account options.
* **Complete SECURE screening form including proof of income** online, using the QR code or link given at Orientation.
* **Open SECURE saving account** at Skyla Credit Union or Self-Help Credit Union and **provide proof of first deposit to OnTrack**. The date of your first deposit becomes your enrollment date.

**Within four months of enrollment**:

* **Make at least two qualifying saving deposits**. More details about the saving requirement are below.
* **Complete the** **Money Foundations workshop.** This 1.5-hour workshop is available in person and online on a variable schedule and covers the basic principles of financial well-being.

**Within nine months of enrollment**:

* **Make at least six qualifying saving deposits** and build up at least **$210 in total savings**. More details about the saving requirement are below.
* **Complete at least** **one additional OnTrack workshop** of your choice. Workshop topics and availability vary throughout the year. Most workshops are 1.5 hours and available in person or online. Regularly offered workshops topics include goal setting, credit, and homeownership topics. The HUD-certified First-time Homebuyer Workshop is an all day, in person Saturday session offered to SECURE participants at a discounted $50 enrollment fee (regularly $75).
* **Complete a one-on-one financial counseling appointment**. Sessions are one-hour long and are available in person and online on a variable schedule. During your session, you will discuss your financial goals and develop an actionable, personalized budget that is grounded in your financial reality and includes $35 per month in SECURE savings. Participants should also allocate an additional hour or two to completing action steps after their session.
* **Complete the** **online SECURE Exit Survey** which will take no more than 30 minutes. Receipt of the exit survey by OnTrack will initiate a review of your completion of all program requirements. If funding is limited, OnTrack will allocate matching funds to qualifying participants in the order in which Exit Surveys are received.

**Saving requirements details:**

* **Participants agree to make at least 6 monthly deposits of at least $35** into their SECURE savings account and **build a total of at least $210**. To build a life-long savings habit, we recommend that these deposits be made in 6 consecutive months.
* We know life happens, so if you have to skip a month, just pick back up as soon as you are able!
* Sorry, but we can’t count one $210 deposit as meeting the 6-month savings requirement. The 6 months of deposits is key to reinforcing the habit!
* Your 6 monthly deposits must fall in different calendar months to count toward the requirement. They can be made on any day of the month and do not have to be on the same date every month. If you make multiple $35 deposits in one calendar month, only one of them would count toward the requirement.
* We usually don’t recommend depositing more than the required $35 per month in your SECURE savings account, as this increases the chances that you might need to make an emergency withdrawal, which will delay your progress toward completing the program.
* Your savings are YOURS! If you need the savings for an emergency, you can make a withdrawal, but you’ll need to replace that money to be eligible for the match.
* Pro Tip: We strongly recommend setting up direct deposit or scheduling automatic transfers for the SECURE saving requirement. Even if you’re totally committed and on a great track, life happens and can get in the way of making a manual savings deposit. Automatic deposits mean you can count on that deposit being made every month, even if life gets hectic! Check with your employer or bank for help setting up transfers and to verify any potential fees they may charge.

**Additional Participant Responsibilities**

* Update OnTrack WNC and your SECURE account holder (Self-Help Credit Union or Skyla Credit Union) if your contact information changes including phone number, email or physical/mailing address.
* Keep track of your SECURE account balance and deposits. You should receive a monthly statement directly from your SECURE account holder (Self-Help Credit Union or Skyla Credit Union) and you should verify its accuracy monthly.
* Keep track of your progress towards completing SECURE program requirements. OnTrack will email you a 4-month and 8-month progress report. Let us know if you see any errors in our records. You can also reach out to us at any time during the program for an additional program progress report.
* If it’s been more than 4 monthssince we’ve heard from you or since you’ve completed any step listed above, we may unenroll you from the program to make space for other participants. We know life happens, so if something comes up, just reach out and keep us updated!

**OnTrack WNC Responsibilities**

* Provide all forms, workshops, and appointments free of charge for participants (with the exception of the optional discounted $50 first-time homebuyer, in-person course).
* Give you the information needed to open your SECURE savings account at Self-Help Credit Union or Skyla Credit Union.
* Email you program progress reports in your 4th and 8th months in the SECURE program.
* Do everything within our power to maintain the program’s integrity, service offerings, and program benefits.
* Communicate any changes to program funding or requirements in a timely and clear manner. **Match funds are offered on a first come first serve basis**. Our goal is to match all participants who complete the SECURE Program, but sometimes this goal is not possible to meet toward the end of program funding. **The SECURE Program is set to end September 30, 2026, but could end sooner if all match funds are distributed before this date.**
* Deposit the saving match into your SECURE account after all program requirements above are completed (typically within 30-60 days of completion of the exit survey).
* Be available via phone and email for questions: [odessaw@ontrackwnc.org](mailto:odessaw@ontrackwnc.org), 828-210-4962.

**Additional Program Details**

* **You’re the owner of your SECURE savings account.**OnTrack WNC can make deposits into your account (for example, the match deposit upon graduation), but we cannot make withdrawals. You always have access to your SECURE account. We’ll both get information on your account transactions to keep track of your savings deposits.
* **Matches are tax free and never have to be repaid!** All parts of the SECURE program are provided free of charge thanks to a grant from the Community Foundation of Western North Carolina.

**Agreement & Signature**

I have read this agreement, and I agree to complete the Participant Responsibilities if selected for enrollment, as listed above