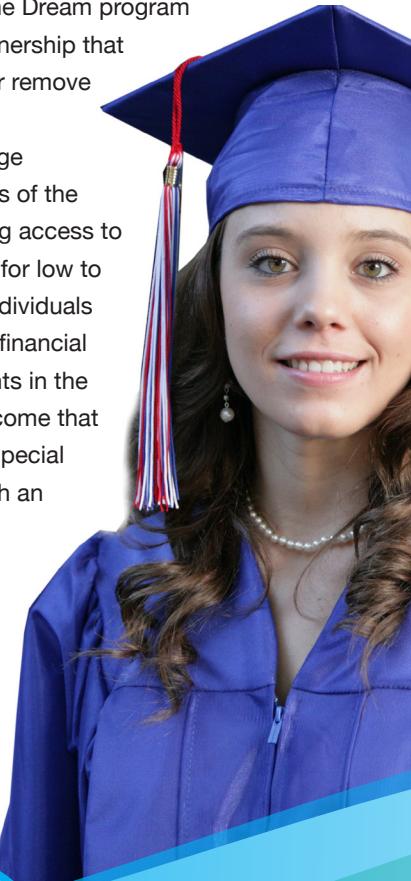


# FAST TRACKING THE DREAM TO COLLEGE COMPLETION

## What is Fast Tracking the Dream?

The Fast Tracking the Dream program is a community partnership that seeks to minimize or remove the financial barrier for obtaining a college education. The focus of the program is improving access to a college education for low to moderate income individuals and to enhance the financial literacy of participants in the program. Earned income that is deposited into a special savings account with an approved financial institution is tripled to pay for tuition, books, fees, and course required materials at Mesa Community College (MCC).



## Contact

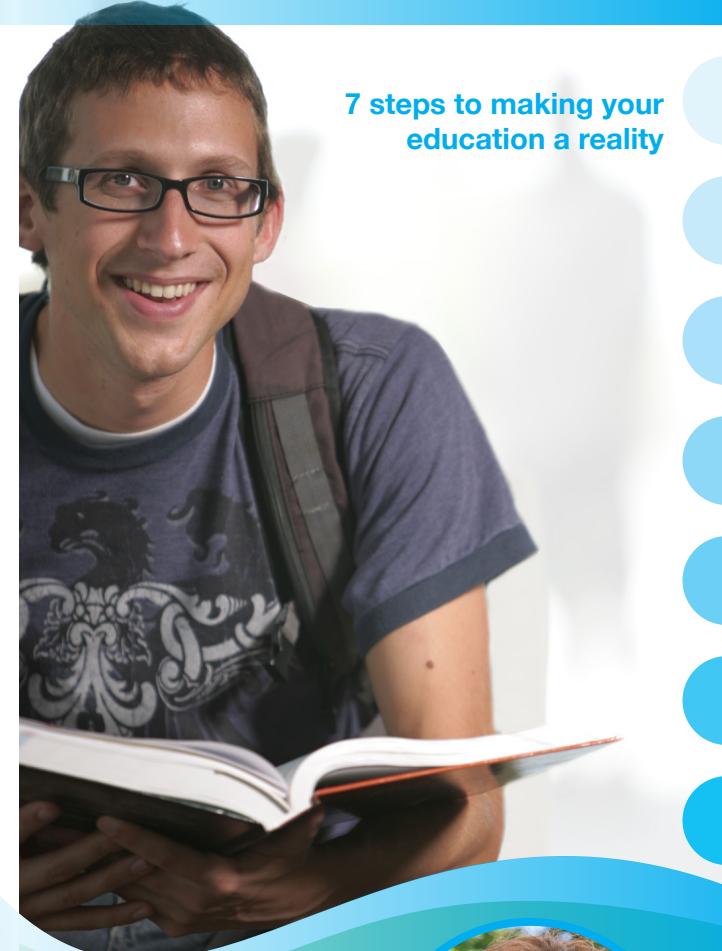
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## What are the requirements to Fast Track my educational dreams?

- Have a valid US social security number or federal taxpayer identification number
- Meet income eligibility\*

Household Size	1	2	3	4	5	Additional Member
Max. Income	\$23,760	\$32,040	\$40,320	\$48,600	\$56,880	+\$8,320

- Agree to save a minimum of \$25 a month for at least six months
- Complete a free financial literacy course
- Enroll in classes at MCC

\*Income eligibility requirements subject to change

## What are the steps I have to take to fast track my dream?

- Step 1** Speak with the Individual Development Account (IDA) Campus Liaison in MCC's Center for Service-Learning to see if you qualify.
- Step 2** If approved, an appointment will be scheduled with the IDA Campus Liaison to formally enroll.
- Step 3** A custodial savings account will be opened for you at an approved banking institution.
- Step 4** Deposit money monthly in your Individual Development Savings Account for college over a minimum of six months.
- Step 5** Complete a free financial literacy course.
- Step 6** Enroll in MCC classes.
- Step 7** Inform the IDA Campus Liaison in the Center for Community & Civic Engagement when you are ready to use your IDA funds.



## For what college related expenses may the funds be used?



Tuition, fees, books, and course required supplies as identified in the class syllabus. Study abroad expenses of tuition, books, course fees, excursion fees, and required course supplies as identified in class syllabus are also approved expenditures. However, airline tickets, hotel stays, and living expenses are not covered.

## Frequently Asked Questions

**Do I have to save the full \$1,000 before accessing the funds?** No, any dollar amount can be used once the savings account has been opened for at least six months and all other criteria have been met. For example, you have followed all the steps and saved \$200. You would then have access to a total of \$800.

**Does my parent's income count toward my financial eligibility?** Your parent's income does not count toward your eligibility unless you do not have any earned income of your own.

**Can I use my savings before the six month requirement is reached?** No, you must deposit monthly for a minimum of six months before using any IDA funds.

**What if I change my mind and decide not to go to MCC? Can I get my money back?** Yes. If at any point you decide that this program is not a good fit for you, request to have your account closed, and your savings will be returned to you.

**I have bad credit; can I still participate in the program?** Yes, your credit is not a criterion for eligibility.

**What is the maximum I can contribute through this program?** You can save a maximum of \$1,000 for a maximum match of \$3,000, totaling \$4,000 to put towards educational expenses.

**Is there a monthly minimum that must be saved?** The minimum that you must deposit monthly is \$25. However, you may need to deposit more in order to reach your specific goal for the semester. Speak with the IDA Campus Liaison for more details.

