These are tools to bring up with clients who have been with you at least three months and are showing a commitment to their goals. In order to use either of these, please contact Steve or Gabe so we can discuss them with you and your client.

**Benevolent.net (**<http://www.benevolent.net/index.html>)

The non-profit version of Kickstarter, this is a website where our clients can post a one-time need of up to $700 and then visitors to the Benevolent website are able to pledge an amount toward meeting that need. If you have a client who is committed to reaching their goals, and just needs a cash boost to cover a big (or small) one- time expense, this is a good option. Accounting Aid Society is working on becoming registered with Benevolent and as soon as we are, it will require only a little work to get a need posted. Confidentiality concerns may be an issue here for the client or partner organizations.

**Individual Development Accounts (IDAs)**

The availability of these accounts varies, so check with us before telling a client this is an option. IDAs are savings accounts that provide a matching funds incentive on the first $1,000 in the account. Funds must be used for a specific purpose. The first $1,000 saved toward buying a home will be matched with another $3,000. The first $1,000 saved toward education expenses or starting/expanding a small business will be matched by another $2,000.