



TENFOLD
Unlocking Opportunity

- The purpose of the MST program is to assist low to medium income individual/families to acquire an asset through regular monthly savings. The asset they can save for: Homeownership.
- The MST program is a 6 month (minimum requirement) to 3 year program. The client will save \$1000 and we will provide a match of \$2000 totaling \$3000 to use towards their asset.
- MST can be used for the following purpose:
 - Buying your 1st home
- Must save monthly for a minimum of six months. Program must be completed within 3 years.
- If a client is interested in enrolling in the Matched Savings for Tomorrow (MST) Program they can contact 717-358-9363 (Diahann Beattie)
- The client will leave their name and number on the voice mail. MST counselor will contact the client to send the MST application along with disclosures to complete.
- Once the client completes and submits application, will be contacted to meet with MST counselor to determine eligibility.
- Next step – if eligible, client must complete Money Management Course.
- Open a MST savings account with a financial institution: must provided statement of open account
- Eligibility requirements: 1. 18 years of age 2. Reside in Lancaster County (If the client is purchasing a home through Habitat for Humanity and live in York or Lebanon, they are eligible for enrollment)

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HUD Approved
Counseling Agency



- Be within the in the income guidelines based on family size. -must be within the 80% area median income -

Lancaster County

# people in household	1	2	3	4	5	6	7	8
Annual income	58,200	66,500	74,800	83,100	89,750	96,400	103,050	109,700

- If a client wants more specific details about the MST program they can contact Diahann Beattie directly at 717-358-9363.

