

# How IDAs work

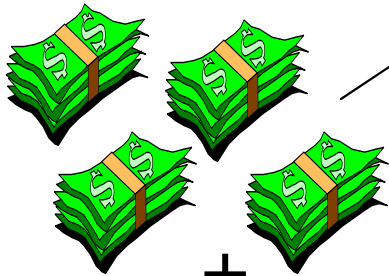
## Contributions

**INDIVIDUAL**  
Monthly saving deposits



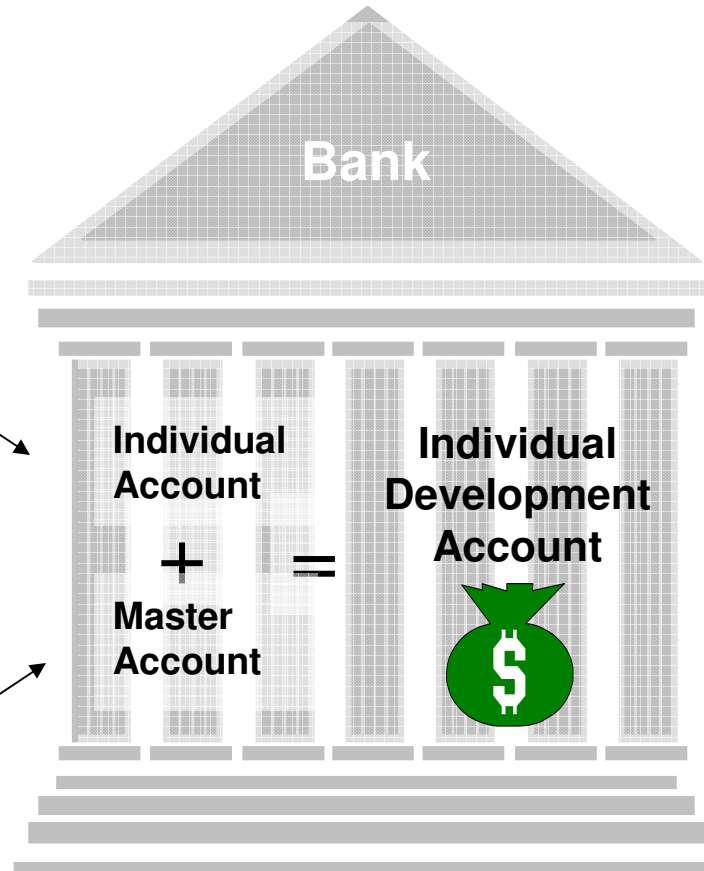
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**PUBLIC AND PRIVATE INSTITUTIONS**  
Matched savings



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**COMMUNITY ACTION NEW MEXICO**  
Economic literacy classes, budget counseling, credit/debt repair, account management & tracking



## Uses

**HOME OWNERSHIP**



**EDUCATION**



**MICRO-BUSINESS**





# Causes of Poverty

## What Can IDA's Do?

