

Berkshire Housing
Development Corporation



Berkshire Housing
Services, Inc.



Earn a savings match of up to \$500!

FSS Savings Incentive Program

Berkshire Housing Development Corp. will match up to \$500 to help you establish or increase your savings account and to build credit.

What are the Benefits?

Certified Credit Union Financial Coaches from Greylock will:

- Help you set up your account
- Provide one-on-one budgeting guidance
- Help you understand your credit history and offer ways to improve it
- Inform you about college savings for children, IRA's, setting up additional checking/savings accounts, understanding overdraft options and more
- Give you access to free Online Financial Wellness Coaching

FSS Participant requirements:

- Low minimum balance of \$5.00 to open the account at Greylock
- Minimum of 6 deposits are required over the term of the two-year program
- Payroll direct deposit is available
- Attend 1 (minimum) budgeting class during the first year of the program
- Attend 3 (minimum) coaching sessions: An initial session; one session 6 to 9 months into the program; and final session

At the end of the two year period if you have contributed least \$350 of your own funds into the account (or if achieved after 1 year,) an additional \$500 will be deposited by BHDC.

Even if you have an old balance or bad debt with Greylock, they will work with you to overcome this. Don't let that stop you!

Email your FSS Coordinator:

Tina Schilling

tschilling@berkshirehousing.com

or call at 413-344-4856 to get a referral for this program.

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