

## PROGRAM OVERVIEW

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In today's day, the average American family saves merely 1% of their income, significantly less than the rate during the 1950s and 1960s. It becomes critically important for low-income families to save more so that they can afford to save for their future. Thus, this program was founded to encourage low-income families to save more.

The Pledging Tree Foundation is funded by generous companies to support families who are financially challenged and have lower incomes than the average household. The Pledging Tree Program will match dollar for dollar contributed by the individual enrolled into the program as per the guidelines. The program runs in a similar fashion to a 401K - enrolled families keep the money contributed by themselves and the program after a period of one year for their futures.

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FINANCIAL PLANNING ASSOCIATION  
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THE  
PLEDGING  
TREE  
FOUNDATION

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**A charitable  
organization  
registered  
under 501(C)(3)**

**The Pledging Tree  
Foundation** 

Helping others to  
branch off in life

## Benefits for Enrolled Families

Conceived for the betterment of the community, The Pledging Tree Foundation strives to help those who are financially challenged.

If you are selected for this program, you will:

- Adopt a disciplined approach to saving for a better future

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- Double your contributed money in a period of one year to use for long term financial goals

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- Receive financial education through quarterly workshops

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- Receive one-on-one financial counseling from an certified financial advisor

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- Learn how to become financially independent at the end of 12 months

## HOW THE PROGRAM WORKS

- Program will identify families with low-income status<sup>1</sup>. Candidate families will be chosen and enrolled into the program by a selection committee, as per the guidelines<sup>2</sup>
- Once adequate funds are secured for a given family from sponsors, families will be required to open either a savings or an investment account with one of the banks/investment companies the Foundation has listed.
- Program will match the amount of money up to \$100/month for twelve months. After the completion of twelve months, it will be the responsibility of the family to continue contributing to their funds until they realize their goals.
- The Foundation will educate families about improving and maintaining financial well-being through training and workshops. Financial advisors and representatives from financial institutions will conduct quarterly workshops on financial literacy. Workshops are open for the public as well.
- Families will receive one-on-one counseling with certified financial planners to help families adopt a disciplined savings ap-

## Benefits for Sponsors

Our sponsors are the primary foundation for our program and we value their support greatly.

If you choose to be our sponsor, you will:

- Fulfill your corporate social responsibility to the local communities

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- Help your company build its image in the public domain

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- Raise your company's product/program/services awareness in the community

**The Pledging Tree Foundation** 

[1] Defined as families who earn \$40,000/year or less

[2] Approved on need basis