



Assets to Opportunity (ATO) Program FAQ's

Can I make one deposit to count towards my two deposits for the 3-month savings requirement?

You cannot unfortunately. As the ATO program is a matched savings program centered around building better savings habits, it is required that you make at least two monthly deposits that are made on separate days. Please reach out to ATO staff if you have further questions.

Can I make deposits greater than \$30?

Absolutely, the only thing to keep in mind with making deposits greater than the \$30 is that (1) doing so will not help you meet the program requirements faster AND (2) we will not match any savings above the \$500 savings goal. Please reach out to ATO staff if you have further questions.

Is there a way for me to access matched funds faster than 3 months?

No, if you are needing financial assistance faster than the 4-5 months it takes participants on average to access their funds, then this program may very well not be the right fit for you. Please reach out to ATO staff if you have further questions.

Can I make online deposits, or can they only be made in person?

You are more than welcome to make your deposits in electronic form rather than in person, especially if that allow you to make those deposits with more ease. Simply let ATO staff know that you are looking to do so, and we will provide you with the information necessary to do so. Please reach out to ATO staff if you have further questions.

Can I make more than two deposits in a month while working towards my 3-month savings requirement?

Absolutely, the only thing to keep in mind with making deposits greater than the \$30 is that (1) doing so will not help you meet the program requirements faster AND (2) we will not match any savings above the \$500 savings goal. Please reach out to ATO staff if you have further questions.

I was unable to make my second deposit before the end of the month, what should I do now?

If you made one deposit but were unable to make your second deposit before the end of the month, please reach out to ATO staff regarding your deposits for the month.

Is there a way to view my AZB&T account balance?

We currently do not have a way for participants to view their bank account information and balance at this time, unfortunately. Please reach out to ATO staff to check your current account balance.

I have met my 3-month savings requirement and my financial workshop requirement, what do I do now?

Once you have met your program requirements to begin using your funds, and once you have an applicable purchase (tuition/bookstore), it is your responsibility to reach out to ATO staff and let us know that you are ready to begin using your funds. ATO staff will then inform you of what is needed next to begin requesting your funds for tuition and/or a bookstore order. Please reach out to ATO staff if you have further questions.

How long will it take to have my funds applied to my tuition?

The process to request and get your funds sent out to your school takes about 2-3 weeks on average. Please keep this in mind when planning for using your funds and paying for school. Please reach out to ATO staff if you have further questions.

How long will it take to receive my bookstore order that I have used my funds to place and pay for?

The process to request and get your funds sent out to your schools' bookstore takes about 3 weeks. Please keep this in mind when planning for using your funds for purchasing bookstore items. Please reach out to ATO staff if you have further questions.

I am needing my textbooks for class this week, am I able to order and pay for the books myself and receive a refund from the ATO program afterwards?

All bookstore orders and tuition must be paid directly to the school or bookstore by the program up front. The ATO program is unable to provide education participants with refunds currently. Please reach out to ATO staff if you have further questions.

Can I re-apply for the ATO program after graduating from the program?

Yes. Please reach out to ATO staff for more information.