A New Leaf’s Assets to Opportunity (ATO) is a matched savings program for people of low-to-moderate income households. ATO eases the burden of rising college costs and financial challenges of starting or expanding a small business.

The ATO program provides assistance for entrepreneurs to develop or expand their business, or to those looking to obtain post-secondary education at any accredited community college, university, or trade school in Arizona.

Students can attend at any accredited community college, university, or trade school in Arizona. Small business owners can receive funds for necessary items and/or services they need in order to have a successful business. By investing in education and small business in our community, A New Leaf is opening up new pathways for individuals across the Valley.

**Education Funding**

With a savings goal of $500, the ATO program will match education participants with $8 for each dollar saved. This means a maximum matched amount of $4,000, giving participants a total of $4,500 to assist in funding their education.

**Business Funding**

The ATO program matches small business participants with $3 for each dollar saved. By saving $1,000, participants are matched a maximum of $3,000, giving them a total of $4,000 to assist in funding their business.
**Education Eligibility**

- Income at or below 200% of federal poverty line
- Have earned income
- 16 years or older
- Resident of Arizona
- Commit to saving $500 and saving for at least 3 months
- Commit to making $30 deposits twice per month
- Complete financial wellness workshops
- Complete all other program requirements

**Business Eligibility**

- Income at or below 200% of federal poverty line
- Have earned income
- 18 years or older
- Resident of Arizona
- Must be starting or expanding a business
- Commit to saving $1000 and save at least 3 months
- Commit to making $30 deposits twice per month
- Complete financial wellness workshops
- Complete all other program requirements

**Additional Criteria for Spending**

1. For education participants, eligible for purchase are tuition and fees, textbooks, school supplies, and other approved course materials.
2. Business owners and entrepreneurs must also develop a business plan and open a business bank account. ATO can also provide assistance with these requirements
3. All requests to use funding must be approved by an ATO staff member prior to distributing matched funds. Participants will have two years from the date of their first deposit to complete all program requirements and spend down their matched funds. Matched funds are not subject to repayment.

**how to get help**

Please call 480-833-3415 or email ato@turnanewleaf.org to get started.

**location**

635 E Broadway Rd, Mesa, AZ 85204
Monday – Friday: 8AM - 5PM