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“Goodwill supports IDAs that help you get a job, get a better job or keep the job you have,” Duquette said. “That’s our mission — assist individuals to overcome barriers to employment. We work with individuals who have something going on in their life that keeps them from being able to gain or maintain employment.”

One of the first IDAs shepherded through Goodwill is dental work, which can present a large barrier to finding gainful employment, particularly in the

interview process, Duquette explained.

“The dental program is called ‘First Impressions’ because we know an employer makes a decision within the first 90 seconds if they’re going to hire you,” Duquette said. “The rest of the interview is confirming or debunking their initial impression. We’re a very appearance-oriented society. You need a good smile to help people be set up for success.”

For those already employed, Duquette found that many workers put off dental work until it negatively affects their

work, with the pain becoming so extreme that it hinders their employment.

The savings time frame for the dental IDA is shorter, with a much broader matching grant, 5:1.

If a person saves \$600 in no less than 6 months, they will be awarded \$3,000. If they save \$1,000 in 12 to 18 months, they will receive a \$5,000 match.

“Before you get accepted into the program, we have to have a written estimate by the dentist and a treatment plan,” Duquette said. “Most of the time, it’s quite extreme. I actually had an individual who is applying for her second dental IDA. The total bill was \$15,000 for all the work because she needed multiple implants, and that’s with insurance paying.”

IDAs can also be used to purchase a vehicle to get to and from work.

“Transportation is a huge barrier to employment, especially if you’re out in somewhere like Florence,” Duquette said. “If there’s only so many employment opportunities in your immediate area, sometimes you have to travel or commute. We recognize that.”

The vehicle IDA is a 3:1 basis. If a person saves \$2,000 over the span of one year and one day, they will receive \$6,000 in additional funds. If they save \$3,000 in two years and one day, they will receive \$9,000 additional funds. The two-year investment would end up giving someone \$12,000 to buy a new car.

“It could also be very good for a down payment,” Duquette said. “I see a lot of people who have good credit, but they just don’t have the disposable income to be able to buy a new car. By using \$12,000 as a down payment, that puts a \$23,000 vehicle down into the range where they can afford the payments.”

If a person purchases a car that costs less than what they have saved in their IDA, they can use the remainder toward car insurance for up to six months.

IDAs can also be used for education, including four-year colleges, community colleges, certification programs and continuing education.

“These are for accredited programs, but they don’t have to be for college,” Duquette said. “If someone wants to go after their commercial driving license or become a certified nursing assistant, programs are available. If someone wants to go to beauty school and it is an accredited program, people can use an IDA for it, even if the program does not offer traditional financial aid.”

Duquette pointed out that careers often require additional study, such as advanced training that would further career goals.

“For example, with massage therapy, if they want to study other modalities, like acupuncture, the cost of that training can be used with their IDA,” Duquette said.

Massage therapy is popular among people seeking IDAs.

“It’s a non-credit program, but it is a growth field,” Duquette said. “If they’re going just for a certificate or license-based program that does not accept financial aid, then it can only be used for tuition, fees and educational expenses such as supplies. No cost of living, no personal expenses.”

However, IDAs can be used for cost of living expenses for colleges and universities.

“If the education that they are pursuing qualifies for financial aid, it’s a credit program,” Duquette said. “If they’re going after nursing, and it qualifies for financial aid, they can use it for the cost of attendance. Cost of attendance is tuition, fees, living expenses, transportation, books. That all goes into cost of attendance.”

For certification IDAs, \$360 will be matched with \$1,080 after 6 to 18 months.

For education, \$1,000 saved in at least six months will net \$3,000 in matched grants; \$2,000 in 12 to 24 months will be \$6,000; and \$3,000 in 24 to 36 months will be \$9,000.

When a person applies for an IDA, they will be asked exactly why they need one.

For example, if someone is looking for education assistance, they would be asked what particular field they are pursuing, and why.

“How is this going to make you more employable?” asked Duquette. “Why is this going to help you get a job, get a better job or keep the job you have?”

They will then be asked why they need the IDA and what their particular financial circumstances are that would require assistance.

To qualify for the program, a number of prerequisites must be met, the first being income.

For residents of Lane County, the maximum household income is \$38,000 for a one-person family, \$44,250 for a two-person family and \$49,800 for the three-person family. Income thresholds go up from there, depending on the size of the household.

Second, applicants will go through an asset assessment.

“We ask you to list your current assets, the things that you own, and then take a look at the things that you owe,” Duquette said. “If you still have student loans you’re still paying on, we want the principal you borrowed, and the interest. That’s what you owe.”

They subtract the liabilities from the assets, and if the number is \$20,000 or less, the person qualifies.

In addition, the IDAs are not solely geared toward younger individuals looking to get a leg up in the world. If a retiree is working 15 hours a week, for example, they too would be eligible for the program.

“This works for people who want to supplement their income,” Duquette said. “They work because they don’t want to stay at home, or they want to be more sociable. Even though whatever income they have is enough to sustain them, it’s not enough to do any kind of building of wealth and assets. If they need a car to supplement their income to work, which happens a lot, and the car that they have is not going to survive, they could qualify.”

Having a job is also not a prerequisite to receive an IDA, as long as an individual has earned or unearned income, like unemployment.

“If you are not employed but are looking for a job and just haven’t found one, we’ll work with you,” Duquette said.

She pointed out that the new Goodwill retail store in Florence, 1310 Highway 101, has

a job connection office to help with resumes and interviewing.

Another requirement for an IDA is that an individual maintains Oregon residency. If the person moves out of state permanently, the IDA is cashed out. However, this is not to say that someone living outside the state could lose the IDA.

“If you are going to California to go to school, and you maintain your Oregon residence, you can continue with your IDA,” Duquette said. “That’s good for a lot of young adults whose parents are still in state and maintaining that Oregon residence.”

There are other requirements, including the ability to pay a minimum of \$25 a month into the IDA, retirement funds for the household cannot exceed \$60,000 and participants cannot have any judgements, garnishments or lawsuits.

Once the application is approved, eight hours of financial training is required.

“This is stuff to help you improve your finances,” Duquette said. “We want you to do it before your IDA, so you can see your improvement along the way. By the time you graduate, we want you to have this knowledge and develop a savings habit, so that hopefully you won’t have a need to use the program again.”

There are multiple ways to take the training, from fee-based online services to free one-on-one sessions with Goodwill staff.

While the program works out a savings plan with individuals to set aside monthly payments, it’s possible for people to pay the full amount before the IDA matures. In that instance, individuals will be required to make a minimum monthly payment of \$25 to keep the IDA active.

“That’s to keep the savings habit going,” Duquette said.

But what if someone decides they don’t need to follow through with their IDA?

“If at nine months, someone gives you a car or you get in a relationship with someone with a car, whatever you have deposited is yours,” Duquette said. “Any interest accrued is yours, though that would be very little. You can walk away from the program and get everything you invested back. The match funds go back into the pool.”

Overall, Duquette said that she hopes that people in rural communities discover the opportunities that IDAs can provide.

For more information on Goodwill’s IDAs, and to begin the process to sign up for one, Duquette will be holding an information meeting on Tuesday, Sept. 25, at 9:30 a.m. at Siuslaw Public Library’s Bromley Room, located at 1460 Ninth St. in Florence.

For those who can’t attend, Duquette is available at trystad@goodwill-oregon.org or 541-431-3307.



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