



Faruk, Portland  
State House District 47  
State Senate District 24

Emergency savings IDA opened in 2023

"After coming to America as a single refugee and working hard to afford my first car, I was involved in an accident in early 2023, in which my car was totaled by the insurance company. With almost no savings left, I was desperate to find a reliable means of transportation to get me to and from work. That is when I heard about the IDA program from one of my case managers at IRCO. After applying into the program for Emergency savings, I was happy to have been accepted, and ultimately found a way to save money again. This time with a combined incentive of the program match funds, in order to help me purchase another car as a mean of reliably travelling to and from my work.

The IDA-Emergency Savings program has helped me immensely. The amount that was granted to me through the program was significant enough to make a difference in the type of vehicle I can afford, while ensuring it was a quality purchase. Rather than wasting any funds in something that's not reliable and cost me more money in the future. Now, I'm able to go to work on time while making it back home earlier, compared to the times when I was relying on the public transportation system.

The IDA program has affected my income stability through my vehicle purchase which ensures that I'm always attending work on time and without any delay. This now allows me to work all of scheduled hours without being flagged by my employer for tardiness and uptake any overtime hours offered without the thought of being held back by the public transportation's operating hours. Collectively, I've been able to make more income now and save up money to prevent situations like earlier in 2023. For this, I am sincerely thankful to the State of Oregon, the case managers at IRCO and others who made this program possible."

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