We want every Mason County child to be able to say, "I have a Savings Account!"

The Community Foundation for Mason County (CFFMC) is investing in kids by providing the Kickstart to Career program! This program utilizes Children's Savings Accounts (CSA) as a tool to promote pathways to careers. In the 2019-20 school year, K2C began providing every kindergartener in Mason County schools with a $50 savings account. It is designed to give students a boost in paying for career training or college expenses after high school. More importantly, it helps build the aspirations of children and their families around careers and higher education. We believe that every penny counts toward building dreams and that KickStart to Career will FOSTER HOPE and opportunity for our kids' futures. Along the way, students will have a chance to earn incentive deposits, learn about savings and financial education, and families are encouraged to make deposits of their own. **Each Kindergarten student receives a piggy bank at the start of their kindergarten year to begin saving for upcoming Deposit Days. Flyers with details are sent home in each child's backpack and promoted through school communications.**

Currently in Mason County, 55% of kids enroll in college, but only 40% complete a program.

A community goal is Strengthening the College-Going Culture in Mason County to meet 75% enrollment by 2025 and 60% completion by 2030.

RESEARCH SHOWS:

- **Increase in educational attainment:** Low-income students with savings of $1-$500 are 3 times more likely to enroll and 4 times more likely to complete post-secondary education compared to their peers without savings. (Elliott, Song and Nam 2013)
- **Complements a Promise program:** Children's savings accounts are a strong complement to a college "promise" program like The Mason County Promise as they create an expectation for continuing education in those that may not otherwise aspire to achieve the Promise. (Elliott, Lavere 2016)
- Building savings has a number of positive benefits, including:
  - Fostering a **career or college-bound identity** in children
  - Increasing college and career training **completion**
  - **Reducing debt** from higher education
  - Increases families' **financial capability** and **parents' expectations** for their children

KICKSTART TO CAREER MASON COUNTY PROGRAM:

- The CFFMC funds the annual account seed of $50 per kindergarten student through the **John & Anita Wilson Family Fund**. There are approximately 300 children per grade level in our 6 Mason County public and private schools: CCS, LAC, LAS, MCC, MCE, & G2S Academy.
- Deposit only accounts are held at **West Shore Bank**
- Financial Planning Education sponsored by **Safe Harbor Credit Union** and **West Shore Bank**
- The **Mason County Promise** partners to provide funding for the KickStart Coordinator position.

SPONSORS & OPPORTUNITIES

- **Joan Hasenbank** supports this program each year through her and her husband's Donor Advised Fund, the Robert R. & Joan Hasenbank Fund.
- **Carol Polston** generously supports this program.
- **ITC Holdings Corp**. proudly supports the program for the 2026-2027 school year.
- Each K-5 student who participates in **March is Reading Month** with their classroom will receive a $5 deposit.
- Each 6-7 grade student who completes a **career inventory** (i.e. Xello) will receive a $5 deposit.

CURRENT ANNUAL SPONSORS

- Kindergarten Cohort Sponsor - $10 Deposit Day incentive per student by **West Shore Bank**
- 1st Grade Cohort Sponsor -$10 Deposit incentive per student by **Carol Nelson**
- 2nd Grade Cohort Sponsor - $10 Deposit Day incentive per student by the **Scottville and Ludington Optimist Clubs**
- 3rd Grade Cohort Sponsor - $10 Deposit Day incentive per student by **Safe Harbor Credit Union**
- 4th Grade Cohort Sponsor - $10 Deposit Day incentive per student by **United Way of the West Shore**
- 5th Grade Cohort Sponsor - $10 Deposit Day incentive per student by **Ludrock**
- 6th Grade Cohort Sponsor - $10 Deposit Day incentive per student by **Debby Stevenson of Greenridge Realty.**
- 7th Grade Cohort Sponsor - $10 Deposit Day incentive per student by **Patrick & Maria O'Hare.**

Deposit Day Matching Funds Examples - $25 Match by Nader's Motel & Suites and another $25 from the Lambs for Ludington Area Catholic students. **You could sponsor a specific classroom or school!**

An investment in Mason County's Future! What your contribution can do:
$500 buys Piggy Banks for each new Kindergarten cohort, $1,500 supports $5 in Deposit Day matches for an entire cohort for 1 year, $3,000 supports $10, $7,500 supports $25, $15,000 supports $50

Make a charitable gift with your Required Minimum Distribution (RMD) from your IRA. If you're 70 ½ or older, this may be a tax-smart way to directly transfer up to $111,000 (for 2026) per year to the Foundation without having to claim the distribution as income.

COMMUNITY FOUNDATION for Mason County

KickStart to Career Mason County

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