

# CASS KICKSTART TO CAREERS

## NEWS YOU CAN USE



**JANUARY, 2024. Vol 4.**

### *A message from our President—*

Cass Kickstart to Careers received some good news last week from the state of Michigan organization, CEDAM, which oversees all Child Savings Account groups in the state. We will soon be receiving funding to purchase computers, printers and other needed hardware for our program here in Cassopolis! Currently, our volunteer board members use their own computer equipment to log student donations and prepare all our reports. Having dedicated computers will free up our personal equipment, and provide a more secure, long term way to grow Cass Kickstart.

Another exciting new development is that we are extending our program to include grades 4-8 at Sam Adams Elementary and Squires Middle School this year. We are busy developing goals and cash rewards for students who meet their goals each quarter of the school year. See below for a summary of the upcoming program for grades 4-8.

Donations by family members into each student's CSA account on the First Thursday of each month are still a necessary part of growing each child's savings. Be sure to contribute regularly to your child's account. Either have your student bring donations to the school on the First Thursday, or deposit directly into their account at Circle Federal Credit Union here in Cassopolis.

Happy New Year to all our families in the Cassopolis Public Schools!

Margie Yarger, Board President

### **Introducing our 4<sup>th</sup> – 8<sup>th</sup> Grade Programming**

Child Savings Accounts have been around for two decades now and have proven track records. The goal is to improve the lives of low- and moderate-income people by increasing their financial security, developing their financial capability, and improving their education outcomes. **This in turn boosts the entire community!** With higher levels of education a community benefits by lower crime rates, better overall health, a greater level of civic involvement and a more highly developed work-force.

As a group of concerned citizens, Cass Kickstart to Careers board recognized we had a big hill to climb but were, and remain determined. Unlike many of the programs throughout the country, we did not have a large endowment, a community foundation, or local government money to support our initiative.

For this reason, when we seeded our first Kindergarten class in 2019 we started with \$25 per student, opposed to \$50 like most of our counterparts, with additional \$5 rewards for monthly Kindness and Student of the Month Winners.

Although we were off to a healthy start (accumulated savings of \$25,647 to date) we often discussed why we didn't get a greater level of participation in First Thursday Deposit Days. One conclusion: The average household income in Cassopolis is \$46,363 with 26.44% of the households below poverty level.

How do we combat family poverty and instill the idea of regular savings and empowerment in our student population? **A 4<sup>th</sup> through 8<sup>th</sup> grade program that shifts responsibility.** Modeled after a Wabash Indiana plan, starting in 4<sup>th</sup> grade students will receive financial rewards for successfully completing various assignments **along with** a match for regular student / family deposits.

**Examples include:**

- ✓ Goal setting for each subject
- ✓ 70% or better improvement in Math, Language Arts and Science
- ✓ Essays / Workshops / College Go Activities
- ✓ Trades and other non-College choices
- ✓ Careers / Wages / Costs to Achieve - comparison

Each student will have the opportunity to earn a total of \$40 in 4<sup>th</sup> Grade, \$50 in 5<sup>th</sup> Grade, \$60 in 6<sup>th</sup> Grade, \$70 in 7<sup>th</sup> Grade and \$80 in 8<sup>th</sup> Grade. Students / families will still be urged to participate in First Thursday Deposit Days.

This program will require approximately \$12,000 a year in funding resources when we reach full participation in 5 years. Based on the commitment of the community we have faith that we can accomplish this massive undertaking. **Please see the additional page for a synopsis of the program.** Our current 4<sup>th</sup> grade students will begin receiving rewards in February for 1<sup>st</sup> and 2<sup>nd</sup> Quarter and quarterly thereafter. We are in the process of meeting with appropriate school personnel to fine-tune the 5<sup>th</sup> through 8<sup>th</sup> grade programs so we will be ready for our incoming 5<sup>th</sup> graders in September 2024.

It is known that the post-secondary education access problem in America is not solely about having the money, it is also about whether children are prepared to attend in the first place. We believe this shift in 4<sup>th</sup> Grade will not only benefit those students who come from families below the poverty level to obtain financial means, but also encourage all students through their assignments to dream big!

## THANK YOU!!

A huge Thank You to all of the individuals and local businesses who share our mission and support us with funding. We increased our 2023 funding over 2022 by 427%. Unlike many organizations, almost 100% of your support goes directly to the students. Total costs for 2023 for software, website, supplies, etc. was less than \$2,200.

## Cass Kickstart Board Members

Ruth Andrews	269-519-4589
Morgan First	574-575-8498
Annabelle Harris	574-215-0723
Alisha McCoy	269-363-8358
Becky Moore	269-377-4379
Felomina Patton	312-402-1928
Carmen Peake	574-206-3484
Jim Ward	614-419-3381
Donna Warren	269-635-1464
Margie Yarger	269-445-3940

Monthly Board Meetings 2nd Monday 5pm  
Cass District Library

## We are Proud to Partner with....

Cass District Library  
Cassopolis Public Schools  
Circle Federal Credit Union  
Southwestern Michigan College  
Village of Cassopolis

**CASS KICKSTART TO CAREERS  
4TH THROUGH 8TH GRADE STUDENT REWARD PROGRAM**

	Q1	Q2	Q3	Q4	Total
<b>4th Grade</b>					
Goal Setting for each Subject	\$7				
70% or Better Mathematics Goal		\$4		\$4	
70% or Better Language Arts Goal		\$4		\$4	
Language Arts Essay (JA)	\$7				
Savings Match, if a student deposit of \$5 was made in each of the last 2 quarters				\$10	
					<b>\$40</b>
<b>5th Grade</b>					
Goal Setting for each Subject	\$7				
70% or Better Mathematics Goal		\$4		\$4	
70% or Better Language Arts Goal		\$4		\$4	
Language Arts Essay (JA)	\$9				
College / Career Activity			\$8		
Savings Match, if a student deposit of \$5 was made in each of the 4 quarters				\$10	
					<b>\$50</b>
<b>6th Grade</b>					
Goal Setting for each Subject		\$4		\$4	
Meet Mathematics Growth Goal			\$5	\$5	
Meet Reading Growth Goal			\$5	\$5	
Meet Science Growth Goal			\$5	\$5	
Naviance Surveys	\$3				
Complete Naviance Curriculum				\$4	
Patriot's Pen Essay	\$5				
Savings Match, if a student deposit of \$5 was made in each of the 4 quarters				\$10	
					<b>\$60</b>
<b>7th Grade</b>					
Goal Setting for each Subject		\$5		\$5	
Meet Mathematics Growth Goal			\$6	\$6	
Meet Reading Growth Goal			\$6	\$6	
Meet Science Growth Goal			\$6	\$6	
Naviance Surveys	\$4				
Complete Naviance Curriculum				\$5	
Patriot's Pen Essay	\$5				
Savings Match, if a student deposit of \$5 was made in each of the 4 quarters				\$10	
					<b>\$70</b>
<b>8th Grade</b>					
Goal Setting for each Subject		\$6		\$6	
Meet Mathematics Growth Goal			\$6	\$6	
Meet Reading Growth Goal			\$6	\$6	
Meet Science Growth Goal			\$6	\$6	
Naviance Surveys	\$4				
Complete Naviance Curriculum				\$7	
Patriot's Pen Essay	\$5				
Attend Career Field Trip		\$6			
Savings Match, if a student deposit of \$5 was made in each of the 4 quarters				\$10	
					<b>\$80</b>