



THE GROWTH OF CHILDREN'S SAVINGS ACCOUNTS IN THE MIDWEST

Acknowledgements

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Report Information

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Heartland Alliance, one of the world's leading anti-poverty organizations, works in communities in the U.S. and abroad to serve those who are homeless, living in poverty, or seeking safety. It strategically pairs high-impact direct services with systems change to improve economic opportunity, health and healing, and safety and justice.

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Introduction

In recent years, there has been a surge in Children’s Savings Account (CSA) programs being planned and launched across the country by state and local governments, community foundations, and nonprofit organizations.ⁱ The creation of new programs and expansion of existing CSA programs in the Midwest region has contributed to this national growth in the CSA field.

The acceleration of CSAs in the Midwest is no accident. Since 2017, there have been targeted efforts to launch and strengthen CSA programs in the Midwest through a collaborative regional approach modeled on the best practices and success of the New England CSA Consortium.^{ii, vii}

This report outlines the growth of CSAs in the region since the start of the Midwest CSA Consortium in January 2017 through the end of 2020. For the purposes of this report, the Midwest includes the nine states currently considered to be part of the Consortium’s region: Minnesota, Wisconsin, Illinois, Missouri, Nebraska, Iowa, Indiana, Ohio, and Michigan.

Overview of the Midwest CSA Consortium

The Development of the Consortium Strategy

Targeted efforts to advance CSAs in the region began in January 2017, inspired by the successful strategies of the New England CSA collaborative. The Charles Stewart Mott Foundation led the way by digging into the research on the strategies and impact of the regional collaborative approach, and catalyzing strategic conversations with leaders in the field about replicating and adapting the strategy in another region of the country. The initial scope of the Consortium included the “Upper Midwest” -- Michigan, Ohio, Indiana, Illinois, Wisconsin, and Minnesota, with participation from the St. Louis College Kids program.

Planning for the Upper Midwest CSA Consortium was molded in part by the initial research on the regional collaborative model for CSAs by the Center on Assets, Education, and Inclusion, which identified four characteristics that facilitated regional CSA development:^{vii}

What are Children’s Savings Account programs?

CSAs are long-term savings or investment accounts opened for a child at birth or another key developmental stage and are often used to build assets for post-secondary education and career training.

CSA programs can be a powerful tool to promote family economic mobility, putting children on a path for higher education and career attainment from an early age and cultivating a strong sense of hope for the future. Evidence shows that youth participating in a CSA program are more likely to plan to attend college.ⁱⁱⁱ Similarly, having childhood savings is correlated with a college-bound identity.^{iv}

If designed thoughtfully, CSA programs can also promote racial equity, particularly in college access and attainment. Saving for children’s future education is associated with better college enrollment and completion, with the greatest benefits for Black students^v and those with low incomes.^{vi}

- 1) The importance of a central convener or 'backbone', perceived as relatively neutral in terms of territory but firmly committed to children's assets
- 2) An influential early adopter, who can stamp CSAs with a uniquely regional seal of approval
- 3) Availability of technical assistance to ease the burden of replication and scale-up
- 4) Space to come together around metrics, messaging, and champion development, in order to leverage economies of scale and operate under a regional 'umbrella', even while pursuing local or state CSAs

As planning for a CSA Consortium in the Upper Midwest evolved, these key characteristics identified in the success of the New England CSA Consortium were intentionally incorporated.

Heartland Alliance, a large anti-poverty and human rights organization based in Chicago which was spearheading efforts for the statewide Illinois CSA program, was identified as the central backbone of the Upper Midwest CSA Consortium.

Another critical preexisting condition for the success of a CSA regional consortium is the influential early adopter. At the time of the early planning discussions, the Upper Midwest had a few key early adopters with diverse program models, including Promise Indiana, Lansing SAVE, Kickstart to Career Barry County, and momentum building in Illinois to pass legislation creating a statewide CSA program.

Finally, the overall goal of the Consortium was to create an environment ripe for the spread of CSA programs and policies in the region, and the three strategies for accomplishing that goal closely mirror the key characteristics identified above: 1) Stoke demand and cultivate the development of new CSA programs in the region; 2) provide technical assistance to new and existing CSA programs to strengthen program development; and 3) convene a Consortium of regional stakeholders to create space for peer learning and the diffusion of policy and program best practices.

Phase 1: The Consortium Beginnings (January 2017 - June 2019)

Identifying Stakeholders

With the thought leadership and support of the Mott Foundation and the Brandeis University Institute on Economic and Racial Equity, efforts to cultivate the development of CSA programs in the Upper Midwest began in January 2017. Initially, Heartland Alliance focused on learning more about the existing programs in the region, identifying communities that were interested in or actively designing CSA programs, and beginning to provide technical assistance.

Consortium Meetings

After building relationships with an initial group of CSA practitioners and policymakers, the first convening of the Upper Midwest CSA Consortium was held in August 2017 at the Federal Reserve Bank of Chicago.

Given the sheer land area of Midwestern states and the amount of travel required to meet in person, the convenings were much longer and less frequent than the New England CSA Consortium meetings -- about 1.5 days, initially at a pace of two to three meetings per year. Meetings typically centered on one or two themes, with a strong focus on providing the opportunity for people to build relationships and learn from one another. During this first phase of work, we held five in person meetings at various locations in the Upper Midwest. Throughout this time, Heartland Alliance continued to provide technical assistance, seek out new communities interested in CSAs, and actively catalyze and support the development of new CSA programs.

CSA Growth

During this first two and a half years of work several new CSA programs launched, including in Milwaukee and Michigan, with at least five additional programs in development or implementation phases. The Consortium also strengthened the quality of CSA programs in the region by deepening knowledge of best practices and research in the field, easing program implementation by sharing tools and resources from other programs, and helping programs anticipate their needs as they scale up.

Phase 2: The Consortium Expands (July 2019 - Early 2021)

Expanding the Consortium & Leadership

Towards the end of the first phase of the Consortium, a couple of opportunities were identified to build on the success of the regional approach to continue to support the growth of the CSA field in the region.

First, as the CSA field grew nationally and word spread about the Upper Midwest CSA Consortium, we began to receive requests from stakeholders from the broader Midwest region to join the Consortium. In 2019, we started to include the additional states of Missouri, Nebraska, and Iowa because these states share similar geographies and characteristics, and because new CSA stakeholders in these states were looking for a space to learn from others. As part of this, we officially expanded to become the "Midwest CSA Consortium."

Second, as new CSA programs launched in the region, it became clear that more technical assistance was needed for program implementation and management. While Heartland Alliance is well positioned to provide assistance on the design and best practices of CSA programs, the

development of CSA policy, and the advancement of legislative strategy, we do not run a CSA program and so are not positioned to provide in-depth CSA programmatic assistance. As a result, there was an opportunity to bring on a co-leader who could offer that expertise. In July 2019, the Promise Indiana team, housed at the Indiana Youth Institute, joined the leadership of the Consortium and took on the role of providing technical assistance and stoking demand for new CSA programs in communities across the region.

Consortium Meetings

After holding two in-person meetings during this phase, the COVID-19 pandemic hit the U.S., and the Consortium switched all of its activities and convenings to virtual platforms. During the second half of 2020, the Midwest CSA Consortium held shorter virtual meetings approximately every six weeks. While this has major drawbacks in terms of the amount of time we have and how much we can interact with one another, it has allowed us to open up the meetings to more people than we can usually accommodate.

CSA Growth

Despite the challenges and adaptations because of the pandemic, during this phase of work, we have continued to build the Consortium, expanding and deepening our reach, and leading to the launch of new CSA programs. During this phase of the Consortium, we've seen six new programs launch, including Keith County and Filmore County (Nebraska), Evanston (Illinois), three additional Promise Indiana program sites, and seven new programs in Michigan.

The Growth of Children's Savings Accounts in the Midwest

Over the past several years of targeted efforts in the Midwest, CSAs have grown immensely in the region. When the Consortium work began in January 2017, there were 24 CSA programs covering 21 counties in the region.¹ **By the end of 2020, the number of CSA programs more than doubled, with 54 CSA programs covering 53 counties.** Many of these programs are located in communities that have been historically underinvested in. Of the 53 counties that have active CSA programs, more than two-thirds of them (69 percent) have higher rates of childhood poverty than the national average of 14.4 percent.^{viii,ix} For a full list of active CSA programs in the region in 2020, see Appendix A.

Between the expansion of existing programs and the creation of new programs, the number of children enrolled in CSAs in our region grew even more: **from 22,327 at the end of 2016 to 70,371 at the end of 2020.**^x

¹ While the Consortium began only in the Upper Midwest, for the purposes of this analysis, we included all nine states that are currently part of the Midwest CSA Consortium. Also, each Promise Indiana community was counted as an individual program.

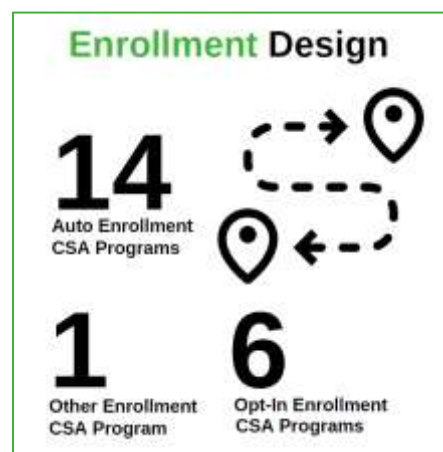
We fully expect that this growth trajectory will continue. There are currently efforts at various stages of design, planning, and implementation to launch at least four new CSA programs in the region. This includes implementation of statewide CSA legislation in both [Nebraska](#) (expected to begin seed deposits in 2021 and launch its low-income matching scholarship program in 2022)¹ and [Illinois](#) (expected to launch seed deposits for all babies born or adopted in the state beginning in 2023), which will massively increase the number of counties that have a CSA program and the number of enrolled children in the region.

The Midwest is a Microcosm of the CSA Field: Diversity of CSA Programs in the Region

The CSA field is extremely diverse. Partly because CSAs in their current form are highly place-based, developed by local stakeholders, and largely shaped by their community context, CSA programs vary significantly in their size, design, goals, population served, and more.

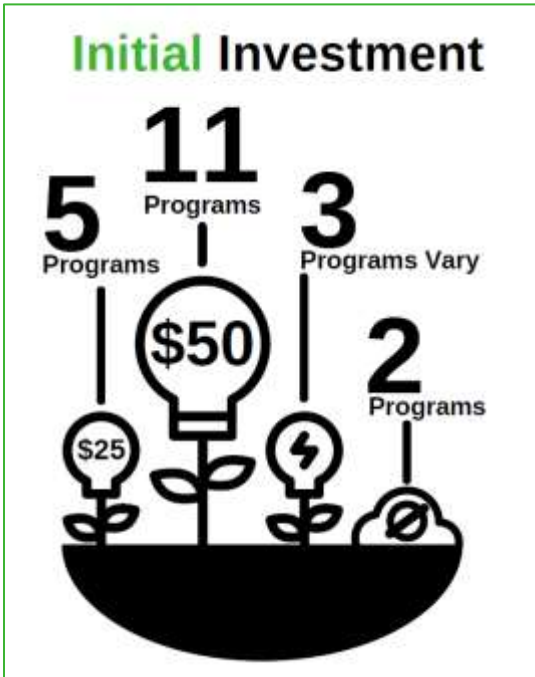
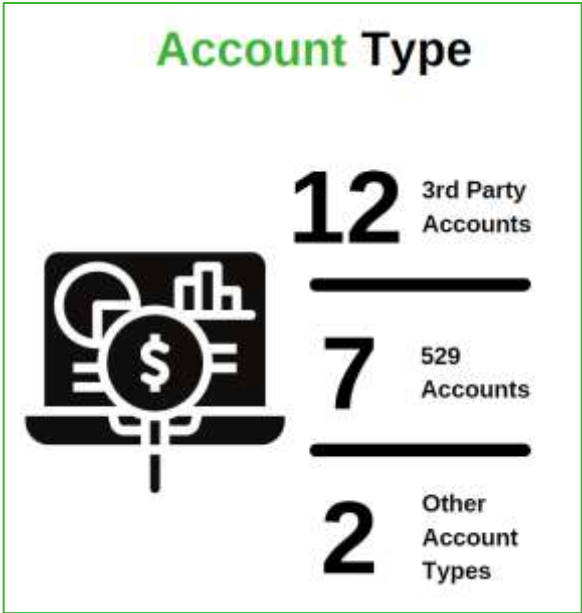
Programs in the Midwest region follow this trend. Active and in-development CSA programs in the Midwest CSA Consortium represent a wide array of program design, scope, and goals. The Consortium includes small, rural CSA programs; large city-wide or statewide CSA programs; programs that use custodial savings accounts and programs that use 529 college savings accounts; programs that start at birth and programs that start at kindergarten; programs that are automatic and programs that are opt-in; and so on. Programs also have varying goals, such as: increasing college attainment; building hope for the future; promoting racial equity and inclusion; strengthening career trajectories and workforce development; increasing family assets; building financial capability; and more.

Data from Prosperity Now's 2020 CSA Program Survey provides a snapshot of this diversity in the Midwest region, summarized to the right and below.²



¹ For the purposes of this analysis, we did not include the [Nebraska Meadowlark Program](#) as an active CSA program in 2020. While it began automatically enrolling all children born in Nebraska into the state's NEST 529 College Savings Plan in 2020, it did not provide a seed deposit or other investments into the accounts in 2020. The first \$50 seed deposits are being provided in 2021 (for children born in 2020), and savings incentives will begin in 2022, including a savings match for low-income families and an employer matching contribution program.

² This analysis is based on survey responses from 21 active CSA programs in the Midwest region. In this case, Promise Indiana is counted as one program.



CSA Program Spotlights

Looking closer at a handful of programs in the region further demonstrates the depth of diversity in the field. There are many other CSA programs in the region that are active or in development; this group was selected to show the diversity of program design and scope.

Michigan CSA Network: The Michigan CSA Network is a group of community foundations, nonprofits, and local governments [convened by CEDAM](#) that meet to discuss the future growth and development of CSA programs in Michigan. The network members share best practices and receive technical assistance. When the Midwest CSA Consortium began in 2017, there were two CSA programs in Michigan: [Lansing SAVE](#) and [Kickstart to Career Barry County](#), which together had enrolled 2,986 children by the end of 2016. Since then, local leaders have launched 13 programs across Michigan. To support this rapid growth and coordinate program development across the state, CEDAM and their community partners started the Michigan CSA Network in late 2017. By the end of 2020, Michigan had 15 active programs with 25,414 children enrolled; you can see this full list of programs included in Appendix A and a map of the programs in Appendix B.



While there is certainly some variation from community to community, the majority of these programs are run by local nonprofits or foundations, start at kindergarten, use custodial savings accounts, and provide seed deposits and additional incentives. The Michigan CSA Network is now working to develop statewide infrastructure, funding, and policy changes that enable the expansion of local programs across the state. Below are the most common features of the programs in Michigan, but there is variation from program to program.

- **Eligibility:** All children in a designated service area, such as a county, school district, or city
- **Account enrollment:** Kindergarten (one program starts in first grade)
- **Automatic/Opt-in:** Automatic
- **Account type:** Custodial account at local bank or credit union
- **Seed Deposit:** Varies, but \$50 is most common
- **Bonuses/Incentives:** Varies from program to program

CollegeBound Saint Paul: In 2019, the Minnesota State Legislature appropriated \$500,000 to the City of Saint Paul to pilot a CSA program. Launched on January 1, 2020, [CollegeBound Saint Paul](#) enrolled 3,091 children in 2020. In its first year, total account balances (seed, bonuses, and family contributions) amounted to \$364,101.^{xi} Run by the Saint Paul Office of Financial Empowerment, it also has a major focus on community engagement. They engaged many community leaders and stakeholders in the program design and they already have 30 outreach and enrollment partners. Its three guiding values for the program are to be accessible, equitable, and sustainable.



- **Eligibility:** Saint Paul resident at birth OR become a Saint Paul resident before the age of six
- **Account enrollment:** Birth
- **Automatic/Opt-in:** Partially automatic. Any eligible child with public birth records is automatically enrolled; others must opt-in.
- **Account type:** Custodial account at Bremer Bank
- **Seed Deposit:** \$50
- **Bonuses/Incentives:** Bonuses are provided for engaging with the account and the program, reaching milestones, and participating in financial health and child wellness programs and services



First annual CollegeBound Saint Paul Community Baby Shower Drive-Thru. Parents with newborns and expecting parents had an opportunity to enroll and pre-register for CollegeBound Saint Paul and received a diaper bag and supplies. CollegeBound Saint Paul Program Ambassadors helped to plan, organize, and execute the event. Photo taken 10/10/2020. Photo credit, CollegeBound Saint Paul staff.

Promise Indiana: [Promise Indiana](#), a program of the Indiana Youth Institute, is community-driven while leveraging state



resources and structures. Promise Indiana works with local communities to develop a CSA program (a "Promise" program) that meets their communities' needs. At the same time, they have a set of shared values, standards, and features across all programs, and they partner closely with Indiana's CollegeChoice 529 Direct program to manage the accounts. Initially started in Wabash County, Promise Indiana is now in 27 counties and they are planning for expansion to additional communities.

- **Eligibility:** Children in participating communities
- **Account enrollment:** Kindergarten
- **Automatic/Opt-in:** Opt-in
- **Account type:** 529 college savings account
- **Seed Deposit:** \$25 seed deposit for all families in participating communities who open an Indiana CollegeChoice 529 Direct account
- **Bonuses/Incentives:** The structure and amount of the incentives vary by community

Illinois Statewide Program: In 2019, following many years of advocacy by the Illinois Asset Building Group (a project of Heartland Alliance) and its partners, the Illinois General Assembly passed legislation ([HB2237](#)) creating a statewide CSA program. The program will provide a \$50 seed deposit into a 529 college savings account for every child born or adopted in Illinois. The program will be managed by the Illinois State Treasurer's Office, which administers the Bright Start 529 College Savings Program. The program will provide a statewide infrastructure, platform, and administration that would allow for the development of additional deposits and incentives. Once up and running, it will not be considered universal or automatic, because it includes a requirement that families "claim" the state's \$50 seed deposit by the child's tenth birthday. Originally slated for launch in 2021, the program is currently planned to begin enrolling children in January 2023 due to pandemic-related budget impacts.



Community Organizing and Family Issues, in partnership with the Illinois Asset Building Group, held a Lobby Day at the Illinois State Capitol. Parents spoke with legislators about the importance of creating a statewide CSA program. Photo credit, Heartland Alliance staff.

- Eligibility: All children born or adopted in Illinois are eligible
- Account enrollment: Birth
- Automatic/Opt-in: Opt-in due to a requirement that families "claim" the seed deposit
- Account type: 529 college savings account
- Seed Deposit: \$50
- Bonuses/Incentives: None statewide, but provides the platform for local communities to provide additional deposits

Needs and Opportunities for the CSA Field Emerging from the Midwest

As the field continues its growth trajectory, we are seeing a need for even more robust field-wide collaboration, infrastructure, and networks to support this growth and the ongoing emergence of best practices. While CSA programs are independent and have a local identity, many common needs and challenges are emerging through the Midwest CSA Consortium that could be addressed on a larger scale, such as:

- Technology and administrative support
- Funding

- Policy changes to 529 accounts and other policies that could enable and strengthen programs
- Shared messaging and communications tools that raise awareness about CSAs and help promote local programs
- Training that builds the next generation of CSA leaders; and
- More networks to connect programs to each other and enable national peer learning opportunities

We also see opportunities on the horizon for connecting CSAs with other strategies like direct cash transfers or baby bonds, and advancing a broader policy strategy to advance CSAs federally. Additionally, there are opportunities for the field to continue to sharpen its approach, strategies, and best practices for advancing racial equity in and through CSA programs. While we see these issues emerging from the ground level in the Midwest, these are also emerging challenges and opportunities for the CSA community nationwide. In addition to supporting and helping launch local CSA programs, regional consortiums could contribute to field-level strategies to take on these challenges and opportunities, and strengthen CSAs across the country.

Looking Ahead: More Children on a Path to a Bright Future

The recent growth of CSAs in the Midwest is driven by several factors. The leadership, vision, and investment by the Charles Stewart Mott Foundation catalyzed the replication of the regional collaborative model in the Midwest. The significant technical assistance, support, and peer learning provided by the Midwest CSA Consortium, researchers, and others in the field contributed to momentum for CSAs. And finally, it was ultimately local nonprofit and philanthropic leaders, policymakers, practitioners, and other stakeholders whose dedication and investment in their communities led to the creation of new programs, and the sustainability and expansion of existing CSA programs.

Despite the impressive growth of Children's Savings Accounts in the Midwest and nationally, in many ways CSAs are still an emerging tool for unlocking college and career trajectories, hope for the future, and financial inclusion -- and so there is still enormous potential for further growth.

The continued expansion of existing programs and implementation of programs that are currently in planning stages will dramatically increase the number of Midwest children enrolled in CSA programs. For instance, College Kids in Saint Louis and CollegeBound Saint Paul enroll approximately 3,000 to 4,000 children each year; many programs in the region enroll 1,000-2,000 children per year; approximately 25,000 babies born in Nebraska annually will receive seed deposits through the Nebraska Meadowlark Program starting in 2021; and when the Illinois program launches in 2023, it is expected that at least 130,000 children will be eligible annually to claim the \$50 seed deposit. There is also still substantial room for the development

of new CSA programs, including some that are currently in early planning stages such as a statewide program in Missouri; new Promise programs in Indiana; and programs in development in Michigan, Iowa, and Wisconsin.

As we see more statewide programs launch and existing programs enroll more children, there will be even greater advancement in CSAs in the Midwest and nationally. The strategies for regional collaboration in the Midwest and elsewhere will help accelerate this growth, and they should be considered to be potentially powerful tools for parts of the country where CSAs are not as widespread. With the dedication of local leaders, the support of regional consortiums, and field-level strategies to advance CSAs, we hope to see all children on a path towards bright and hopeful futures.

Appendix A: Midwest CSA Program Directory^x

Program ¹	Location	Midwest County	State
1st to Finish	Four elementary schools in the Marquette area: Graveraet, Cherry Creek, Superior Hills, and Sandy Knoll	Marquette County	MI
Alternatives for Girls	Detroit, MI	Wayne County	MI
<i>Amy Anthony College Savings Accounts Program</i>	<i>POAH residents in Independence, MO</i>	<i>Jackson County</i>	<i>MO</i>
<i>BooneSaves</i>	<i>Boone County, MO</i>	<i>Boone County</i>	<i>MO</i>
Buchanan Promise Kickstart to Career	Buchanan Community Schools	Berrien County	MI
By Degrees Foundation College Savings Program (formerly part of Dream Accounts)	Des Moines	Des Moines County	IA
Cass Kickstart to Careers	Cassapolis School Districts in Cass County, MI	Cass County	MI
CollegeBound Saint Paul	St. Paul	Ramsey County	MN
Fund My Future	Select Milwaukee public schools	Milwaukee County	WI
<i>Future Forward</i>	<i>St. Louis</i>	<i>St. Louis city</i>	<i>MO</i>
Future Fund	2 counties near Michigan Upper Peninsula	Menominee County (MI), Marinette County (WI)	MI, WI
<i>I CAN SAVE (Junior Achievement)</i>	<i>Youngstown, OH</i>	<i>Mahoning County</i>	<i>OH</i>
Jackson Saves	Jackson County	Jackson County	MI
Jim Myers K2C (Madison School District CSA)	Madison School District	Oakland County	MI
KC Scholars	Kansas City Region	Cass County, Clay County, Jackson County, Platte County (MO)	MO, KS
<i>KickStart to Career - Les Cheneaux Community Foundation CSA</i>	<i>Les Cheneaux Community Schools in the Cedarville, MI area</i>	<i>Mackinac County</i>	<i>MI</i>
KickStart to Career Barry County	Barry County	Barry County	MI
KickStart to Career Mason County	Mason County	Mason County	MI
Kickstart to Career Newaygo County	Newaygo County	Newaygo County	MI

¹ These are programs active in 2020. Not all of these programs have participated in the Midwest CSA Consortium. *Programs in gray italics are either active but not enrolling, or are time limited programs.*

Program	Location	Midwest County	State
Lansing SAVE (Student Accounts Valuing Education)	Lansing School District	Ingham County	MI
Lapeer County Educational Attainment Fund (LEAF)	Lapeer County	Lapeer County	MI
Muskegon County CSA	Muskegon County	Muskegon County	MI
Promise Indiana: Benton	Benton County, IN	Benton County	IN
Promise Indiana: Blackford	Blackford County, IN	Blackford County	IN
Promise Indiana: Carroll	Carroll County, IN	Carroll County	IN
Promise Indiana: Clay	Clay County, IN	Clay County	IN
Promise Indiana: Clinton	Clinton County, IN	Clinton County	IN
Promise Indiana: DeKalb	DeKalb County, IN	DeKalb County	IN
Promise Indiana: Dillsboro	Dillsboro, IN	Dearborn County	IN
Promise Indiana: Elkhart	Elkhart County, IN	Elkhart County	IN
Promise Indiana: Fountain County	Fountain County, IN	Fountain County	IN
Promise Indiana: Fulton	Fulton County, IN	Fulton County	IN
Promise Indiana: Hancock	Hancock County, IN	Hancock County	IN
Promise Indiana: Howard	Howard County, IN	Howard County	IN
Promise Indiana: Huntington	Huntington County, IN	Huntington County	IN
Promise Indiana: Jay	Jay County, IN	Jay County	IN
Promise Indiana: Kosciusko	Kosciusko County, IN	Kosciusko County	IN
Promise Indiana: LaGrange	LaGrange County, IN	LaGrange County	IN
Promise Indiana: Lawrenceburg	Lawrenceburg County, IN	Dearborn County	IN
Promise Indiana: Marion	Marion County, IN	Marion County	IN
Promise Indiana: Marshall	Marshall County, IN	Marshall County	IN
Promise Indiana: Morgan County	Morgan County, IN	Morgan County	IN
Promise Indiana: Noble	Noble County, IN	Noble County	IN
Promise Indiana: Parke	Parke County, IN	Parke County	IN
Promise Indiana: Porter	Porter County, IN	Porter County	IN
Promise Indiana: Randolph	Randolph County, IN	Randolph County	IN
Promise Indiana: Ripley	Ripley County, IN	Ripley County	IN
Promise Indiana: Steuben	Steuben County, IN	Steuben County	IN
Promise Indiana: Wabash	Wabash County, IN	Wabash County	IN
Promise Indiana: Whitley	Whitley County, IN	Whitley County	IN
Sanilac County Promise Fund	Sanilac County	Sanilac County	MI
<i>Savings for Success</i>	<i>Evanston, IL</i>	<i>Cook County</i>	<i>IL</i>
St. Louis College Kids	St. Louis, MO public and charter schools	St. Louis city	MO
Viking Advantage Program - St. Louis	St. Louis	St. Louis city	MO

Appendix B: Map of Michigan CSA Programs

Michigan's Children's Savings Accounts Programs

1. Lansing SAVE
City of Lansing
Established 2015 | Lansing

2. Kickstart to Career
Barry County Community Foundation
Established 2015 | Barry County

3. Promise Fund
Sanilac County Community Foundation
Established 2017 | Sanilac County

4. Kickstart to Career
Community Foundation for Muskegon County
Established 2018 | Muskegon County

5. Kickstart to Career
Fremont Area Community Foundation
Established 2018 | Newaygo County

6. Buchanan Promise
Michigan Gateway Community Foundation
Established 2018 | Buchanan County

7. Jim Myers K2C Fund
Madison School District
Established 2018 | Madison Heights Area

8. Kickstart to a Career
Les Cheneaux Community Foundation
Established 2019 | Les Cheneaux Community Schools

9. Future Fund
Menominee & Marinette Area Community Foundation
Established 2019 | Menominee and Marinette County

10. Kickstart to Career
Community Foundation for Mason County
Established 2019 | Mason County

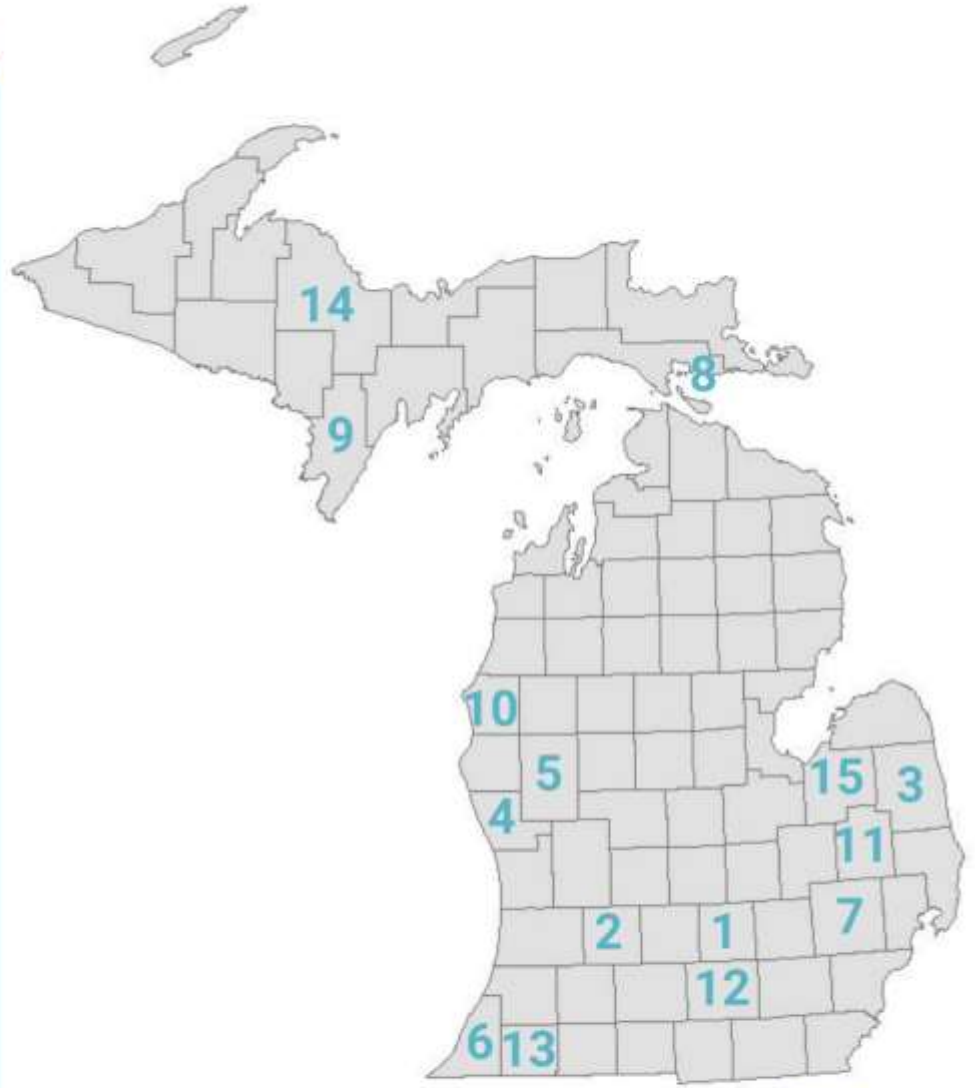
11. Lapeer County LEAF
Lapeer County Community Foundation
Established 2019 | Lapeer County

12. Jackson Saves
Jackson Community Foundation
Established 2019 | Jackson County

13. Cass Kickstart to Careers
Cassopolis Public Schools
Established 2019 | Cass County

14. 1st to Finish
Marquette Public Schools Educational Foundation
Established 2020 | Marquette County

15. Redhawk Nest Egg
Cass City Promise
Established 2021 | Cass City, Tuscola County



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- ^v Friedline T., Elliott W., III, Nam I. (2013). Small-dollar children's saving accounts and children's college outcomes by race. *Children and Youth Services Review* 35(3): 548-559.
- ^{vi} Elliott W., III, Song H., Nam I. (2013). Small-dollar children's savings accounts and children's college outcomes by income level. *Children and Youth Services Review* 35(3): 560-571.
- ^{vii} Lewis, M. K. and Elliott, W. (2015). A regional approach to children's savings account development: The case of New England.
- ^{viii} Source for national childhood poverty rate: Semega, Jessica, Melissa Kollar, Emily A. Shrider, and John F. Creamer U.S. Census Bureau, Current Population Reports, P60-270, Income and Poverty in the United States: 2019, U.S. Government Publishing Office, Washington, DC, 2020.
- ^{ix} Source for county-level poverty rates: 2019 American Community Survey 5-year estimates. Geographies: all counties in Minnesota, Wisconsin, Illinois, Missouri, Nebraska, Iowa, Ohio, Indiana, and Michigan. Topic: Income and Poverty. TableID: S1701.
- ^x Data is from Brandeis University Institute on Racial and Economic Equity records.
- ^{xi} (2021). Invest in Every Child's Future with Children's Savings Accounts: Early success from the City of Saint Paul program & Recommendations for building a statewide program in Minnesota