

It takes a community:

How the Wabash County YMCA is helping change minds statewide about saving for college

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Eight Indiana counties will make promises this year to help their youngest residents prepare for college through a new program that promotes one idea: Get communities to get children excited for higher education and help them save for it by establishing children's savings accounts.

The Promise Indiana program began in Wabash County a couple years ago and quickly spread to other communities. This model helps fulfill a key priority for economic development in the region by growing a more educated and ambitious populace.

"It's something that's far exceeded our original intent or expectations," said Clint Kugler, CEO of Wabash County YMCA, who helped create Promise Indiana.

To think, with the optimism surrounding the program, it started with a moment of disappointment.

Kugler got the idea during a school registration day in Wabash when he noticed everybody bypass a table promoting Indiana's CollegeChoice 529 savings plan.

Noting the apathy and recalling a study that found a cultural bias against education in Wabash County, Kugler teamed with Wabash schools superintendent Jason Callahan to change the mindset. In 2013, along with other partners, they set up Wabash County Promise.

Research showed one in four county



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Children wield pennies and nickels at the first Walk Into My Future event at Manchester University in 2013. The coins represent the children's first steps to saving for their college future as part of what started as Wabash County Promise and has since grown into Promise Indiana.

residents had a degree after high school and only 6 percent of students at that time had a college savings account. Other research showed children with an account were at least three times more likely to attend college and four times more likely to graduate.

"We realized we needed to do something to get kids thinking about post-high school," he said. "We're trying to create this pathway where all children are excited about their future."

The program was built on involvement

— encouraging families to open savings accounts by turning the process into an entertaining activity and then working with businesses, local governments and other organizations to help kids with contributions.

The goal aimed for children to build a new sense of hope.

"Hope is really that excitement for 'my future,'" Kugler said. "We see these kids as active participants in solving their own challenges and charting their own path."

The program partnered with CollegeChoice, simplified the enrollment

process and protected the accounts from misuse.

Wabash's Promise is integrated into the schools, and families can choose whether or not to participate. No prerequisites are in place to open a 529 account.

Participating children also reach out to important people in their lives to develop "champions" who can contribute to their accounts and provide support throughout school. When a kid hits the first \$25 in an account, a community partnership kicks in with a three-to-one match.

Parkview Health, as a key sponsor, contributed \$25 to each new account in the program's first year.

Students in the Wabash area are treated to a rally, dubbed "Walk Into My Future," at Manchester University so they can see a college campus up close and talk to college students. The next event is Sept. 25.

"The community takes a step when the family takes a step," Kugler said. "Now we're building assets, parents are learning about savings accounts, getting more involved and encouraging them. When their expectations go up, the kids' expectations go up, which creates a positive cycle of success."

After 2013, about 1,100 children in kindergarten-third grade had savings accounts, catapulting the rate from 6 percent to 72 percent. More than 40 percent of those accounts have since seen deposits.

By 2014, Whitley, Noble and LaGrange counties launched their own Promise programs, growing the number of new savings accounts to 3,249.

The grand total of savings in the first 20 months reached nearly \$600,000, with \$417,200 coming from family and champion contributions, and another \$165,000 from incentives and matches.

The program also partnered with the state, changing the name to Promise Indiana and allowing for the initiative to be used as a statewide model.

Kosciusko, Steuben, Jay and Howard counties will launch their programs this year, and a grant from the Lilly Endowment is expected to help activate six more communities in 2016-2017. The grant will also help support research and evaluation of the program.

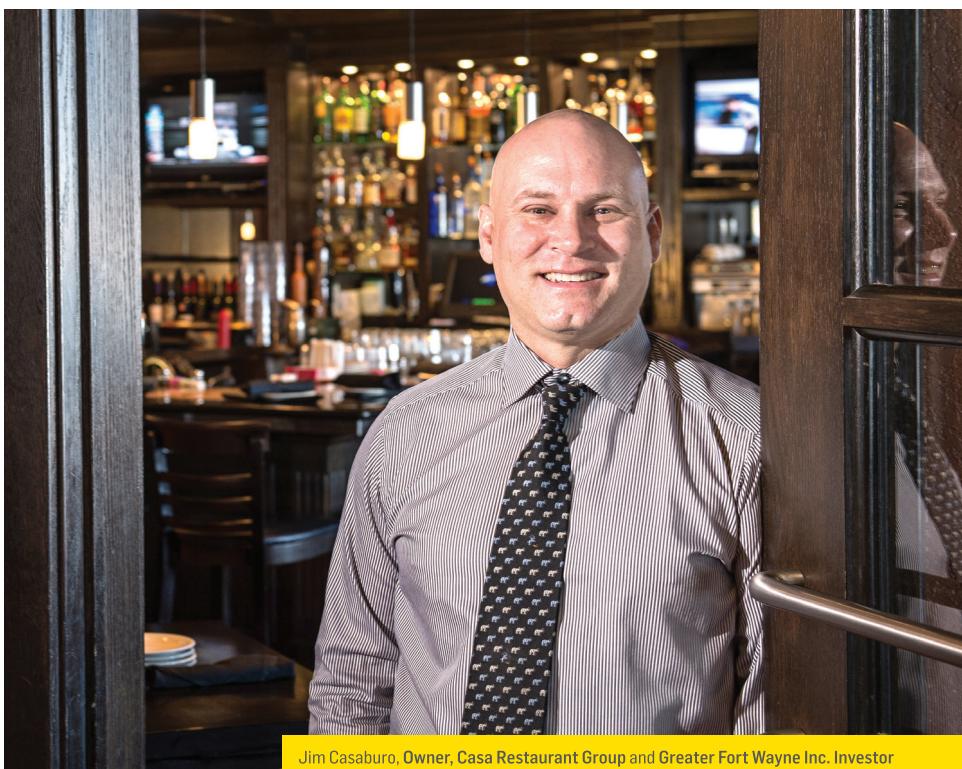
The program aligns with the Big Goal Collaborative, the priority area of the Northeast Indiana Regional Partnership's Vision 2020 initiative, which promotes higher education as a necessary means to improving economic development in the region.

The partnership supports Promise Indiana's methods engaging the community to support childrens' secondary education savings.

"There's so much more to it than just the savings account," said Ryan Twiss, the partnership's director of regional initiatives. "For a student to be attending college knowing they were supported by more than their family ... That creates a sense of connection. Having that opportunity creates a strong bond."

Promise Indiana's growth led Gov. Mike Pence to present Kugler and Callahan with Sagamore of the Wabash awards in 2014. The program is also the center of reports on children's savings accounts by the University of Kansas' Center for Assets, Education and Inclusion and the New America Foundation.

"Promise Indiana is distinctly 'Hoosier,' owned by community leaders, crafted to align with the state's aspirations, and rooted in localities' particular understandings of what is required to set all of their children on a path to educational success. It is, in many ways, the way that children's savings accounts are supposed to work," the AEDI report states.



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