the barry county kids savings program
KICKSTART
TO CAREER

Barry Community Foundation
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ANOTHER COMMUNITY PROJECT

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Barry Community Foundation

BCF
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Where is Barry County?

- Barry County is part of the Region 4 Economic Development Collaborative
- Rural county of about 58K residents
- Conveniently located between Grand Rapids, Lansing, Kalamazoo and the lakeshore as a bedroom community
Kickstart to Career program unveiled at community foundation dinner

by Sandra Ponsetto
Staff Writer

It was all about education — how education benefits the community and how the community can benefit education.

The Barry Community Foundation (BCF) has put a focus on education through 2016 and during the annual 400 Club dinner Thursday evening, BCF President and CEO Bonnie Hildreth unveiled the Kickstart to Career program, which is being established in conjunction with the DeCamp Family Foundation. The program will assist families with children entering Delton Kellogg, Thornapple Kellogg, Maple Valley, Hastings Area, St. Rose, Barry County and Woodland Elementary with the first step toward saving for their children’s future.

“When we began this work in the Education Matters network, we all talked about what might it take to have a game-changing program that would create a pathway for success for all — no matter how they chose to find that success?,” Hildreth said.

“What if we had a program that would help kids see that they all have hope to succeed — to be a person with employment that could support a family in a profession for which they have passion?,” Hildreth said.

“Described high levels of ability, students are increasingly hearing that costs will make a college education impossible, and many of them, seeing their families struggle to meet the basic needs, are giving up on the dream earlier in life — such as in middle school, before they even learn of opportunities for grants or loans,” she said. “Children’s savings accounts (CSAs) are one way to combat this ‘vill’ and keep students education-bound. We’re highlighting CSAs not because they mean less borrowing (though that’s a good thing), but because they mean greater access to education.”

Hildreth said when she learned Megan Kall, who works for Financial Empowerment for Community Economic Development Association of Michigan (CEDAM) in Lansing, was developing a program and was looking for a good rural community in which it could be implemented, she volunteered Barry County.

“The DeCamp Family Foundation heard about the program and became so excited that they had already contributed the first three years of deposits into accounts to benefit all kindergarteners enrolled in DK, TK, Hastings, Maple Valley, Woodland Elementary, St. Rose and Barry County Christian schools in the fall of 2015,” said Hildreth. “Each student will have an Education Savings Account opened for them with $50. The account is a deposit only account that may have additional contributions throughout their K-12 experience.

“The facts of the program are:

• A total of approximately 600 kindergartners are expected to be enrolled in the four school districts during 2015-16 school year. Based on $50 to start a savings account for each student, multiplied by 600, the DeCamps said it is their intention to fund $30,000 for each of coming three years.

• The account can only be used by the student. It’s deposit only, meaning that funds in the account can be used for continuing education until the student reaches 25. If not used or only partially used, what remains at age 25 goes back into the program.

• Future donors will contribute to an endowment fund that, with an adequate corpus, will spin off interest each year allowing the $50 to every kindergartener to continue in perpetuity.

• The members of this pre-school class of four-year-olds at Noah’s Ark Pre-School in Hastings will be among the first to benefit from the Kickstart to Career program. Pictured are, front row (from left), Avery Walsh, Jackson McKinney, and Bella Stirmback. Second row, Charlie Mattos, Kassidy Peake, Carson Gole, Elisa Gaithe, and Jude Rosser. Back row, Owen Spicer, Max Haley, Warren Williams, Logan Keizer, Liam Fradette, Lilli Edger, Troy Kahafel, Kaylee Rice, Sydne Paterson, and Kiley Wilcox. The students are part of teacher Janet Peno’s and assistant Jean Stavale’s class.

• Donors will be working with educators to identify the “predictors of success” in a child’s academic life, such as reading at grade level by fourth grade. Meeting a predictor of success could trigger another contribution by the DeCamps, the foundation, or other donors.

• We’re hoping, once it’s started, the program will encourage other people to fund it, too, so that it can go even further,” said Doug DeCamp. “Hopefully, it’s going to benefit the entire county, not just the students who are able to help meet the costs of their education or training after high school.”

• The program is designed to encourage other people to participate,” said Margaret DeCamp. “If a parent or family member adds money, it helps the child’s savings program grow even more over time.

• It covers everybody, every kindergartener in Barry County, whether they go to a public or private school,” said Doug DeCamp.

• The Kalamazoo Promise was a great thing, but one thing that was important to us with this program is that it supports a child with any type of education they want to pursue after high school.”

The education savings account can be used for any type of training or high school, said Hildreth. “If you need a license to go to work, or if you have costs for an apprenticeship or expenses needed for a certificate, the account can be used for that, too.”

Prior to the announcement of the program, keynote speaker Kroger Foundation Senior Program Officer Caroline Altman Smith spoke about the importance of education. She said education is huge priority for the Kroger Foundation, and she saluted the Barry Community Foundation for making education a priority.

“Tackling the current generation is the first one in our nation’s history that is on track to be less educated and to have a shorter life expectancy than their parents,” she said. “That has never happened before, and that is not the American Dream.”

Altman Smith said children not prepared academically at the kindergartens through 12th grade level and college costs are just some of the barriers to achieving today’s generation below the state average of 68 percent.

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Each of the four recipients of the Golden Apple Awards presented at the 400 Club dinner were nominated by a staff member at the Barry County Community Foundation for going above and beyond the call of duty either in the classroom or in administration.

Hastings Area Schools Curriculum Director Matt Goebel, retired Thornapple Kellogg elementary school teacher Celeste Wolverton, former Maple Valley High School business teacher Monique Colizzi, who now teaches at Charlotte High School, and former Delton Kellogg High School teacher Jodi Borowicz, who now teaches at Lakewood High School.

Michigan Lieutenant Governor Brian Calley (right) presents the USDA/HUD Secretaries Award to (from left) Hastings City Manager Jeff Mansfield, Barry County Area and Economic Alliance Executive Director Valerie Byrnes, Hastings Mayor Frank Campbell, Rutland Charter Township Supervisor Jim Carr, owner of Hastings Holiday Inn Express Mike Moyle, Hastings Business Manager Caitlin Williams, and Barry County Commissioner Craig Stoltenburg. The award honors the entities they represent.

Kress Foundation Senior Program Officer Caroline Altman Smith gives the keynote address at the annual 400 Club dinner.

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The power of compound interest is the gift that Doug and Margaret DeCamp are providing every member of every kindergarten class in Barry County. With their enrollment comes a $50 gift that can grow into education and training program assistance after high school.
1. Create a culture where residents save for and encourage post-secondary opportunities for a livable wage by obtaining certification, degrees and technical literacy in a field they have passion for.

2. Break the cycle of dependence and empower families to control their destiny.

3. Employed and able to support a family.
Advancing Family Economic Success
Our role in the program and our time, energy and financial resources
Welcome to the Kickstart to Career Savings program!

The Kickstart to Career (K to C) is a new children’s savings program brought to you by the Barry Community Foundation, Hastings City Bank and the Thornapple Kellogg, Hastings, Delton and Maple Valley School Districts. The K to C program provides local youth with Children’s Savings Accounts which are long-term savings accounts that will continue to grow over a child’s lifetime. These accounts will help children start saving money for their future college or career training expenses.

How does the program work?

Beginning this fall, the FIRST K to C accounts will be opened with a $50 deposit for every kindergartner enrolled or registered at each school district. In your school district kindergarten welcome packet you will receive a form to complete. This form allows the school to set up this account through the Barry Community Foundation, on your child’s behalf, with Hastings City Bank. This savings account will be opened using each student’s state school ID number. No social security numbers will be used.

The savings account will be a deposit only account “owned” by the Barry Community Foundation. Your child will become the beneficiary of the funds once he/she accesses the account for post-high school education and/or training. The accounts will also allow deposits from individuals and organizations interested in contributing to student’s fund. Contributions can also be made by payroll deductions.

Home School students are also included in this amazing opportunity. Simply register your kindergartner with your designated school district or the Barry Intermediate School District.

For more information about the K to C program, email: info@barrycf.org or call: (269) 945-0525