

# college KIDS 2022 ANNUAL REPORT



*The College Kids Savings Program.  
Building a financially fit city,  
one bank account at a time.*

**City Hall: 1200 Market Street, #220 St. Louis, MO 63103 | 314-622-4700**  
**STLCollegeKids.org | CollegeKids@Stlouis-mo.gov**

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As we begin a new and exciting year, I am so happy to look back on all we set out to do in 2022 and actually accomplished! The College Kids program continues to grow as our young people grow! Last year, we leaned into those community partnerships to build and create many new opportunities that we will be sharing more about in 2023. Opportunities that will align with our ultimate north star of ensuring that the future generations of the City of St. Louis can tap into their full potential and have access to everything they need to realize the future they wish to see.

In 2022, we kept the momentum going with our strong fundraising efforts, sustaining our existing donors while also gaining new financial supporters of the program. We are grateful for our new 501(c)3 partner, the United Way, and their ability to help ensure all of your support is tax deductible, while also allowing us to secure much-needed grants to support future program development. The generosity shown by individuals, organizations, and partners showed their belief in our children and the belief in our mission. As the Treasurer of the City of St. Louis, I am encouraged by the continued success of our fundraising efforts and know that in 2023 we can push even further.

In 2022, I was so proud and happy to see Ms. Barbara Davis be promoted to her new role as the College Kids Program Manager. She has done nothing but continue to soar and with the CK under her direction, she has increased our engagement both online and in person, while fortifying our connections with community partners. We also welcomed our new Special Projects Coordinator, James Sykes. As a former educator in St. Louis Public Schools, he took up the mantle of working with me and our College Kids Program Manager to build out our College Kids curriculum so that we can know and measure the exact outcomes we want to see to increase youth financial literacy from Kindergarten to high school graduation. Our team is small but mighty!

Our goal is to use this momentum to go even further! We will always continue to challenge ourselves to go from good to great. We are excited to be unveiling some new and exciting events and activities to roll out this year which will become staples for years to come. We will never stray from the path of working intentionally to build a sustainable program that St. Louis families can be proud of and St. Louis students can thrive in. Thank you for joining us on this journey and let's make 2023 our best year to date.



**TREASURER**  
**ADAM L. LAYNE**



## ON A DEDICATED MISSION TO SERVE YOUNG FAMILIES



**MICHELLE  
ROSNER, CEO**

Over the decades in which I've worked in banking, I've seen community programs come and go. It's no easy thing to bring two organizations together to accomplish long term goals. So often, we are asked how a small, locally operated, member owned credit union can work together in unified partnership with government sponsored programming. The reason College Kids and Alltru Credit Union have found long term success is because we both have a shared, dedicated mission to effectively serve young families in St. Louis, and empower students to prepare and save for higher education. Over the years, the College Kids program has given us the honored opportunity to provide needed banking resources to young families and support education in a totally innovative and unique way. We are so excited to report that the 2021-2022 school year was successful for the College Kids program and for St. Louis. Alltru Credit Union is proud to be partnered with the Treasurer's Office and this important program in our community.

This year, we celebrated a new investment into the program by putting a full time Alltru Employee at the College Kids office, as well as opening the 20,000th account for the program! In total, College Kids now serves more than 22,000 children and families, who have, by way of family deposits and incentives provided by the Treasurer's Office, accumulated more than \$1.7 million saved for the cost of higher education. What an encouraging thought and significant incentive for these future graduates as they set goals and dream of their future, which now includes graduating from college.

Beyond simply opening an account for every incoming kindergarten student in the public and charter school district, Alltru contributes to this program by hosting bi-monthly Family Savings Nights, donating hundreds of small scholarships, providing financial education, as well as convenient opportunities for families to make deposits into their College Savings Accounts at participating credit union branches in St. Louis with the Shared Branch network. Our partnership with the Treasurer's Office and the College Kids program gives us the opportunity to provide hope for the families in the City of St. Louis and support positive banking habits which will impact generations to come.

Thank you for allowing us to be your partner in this important program again this year.

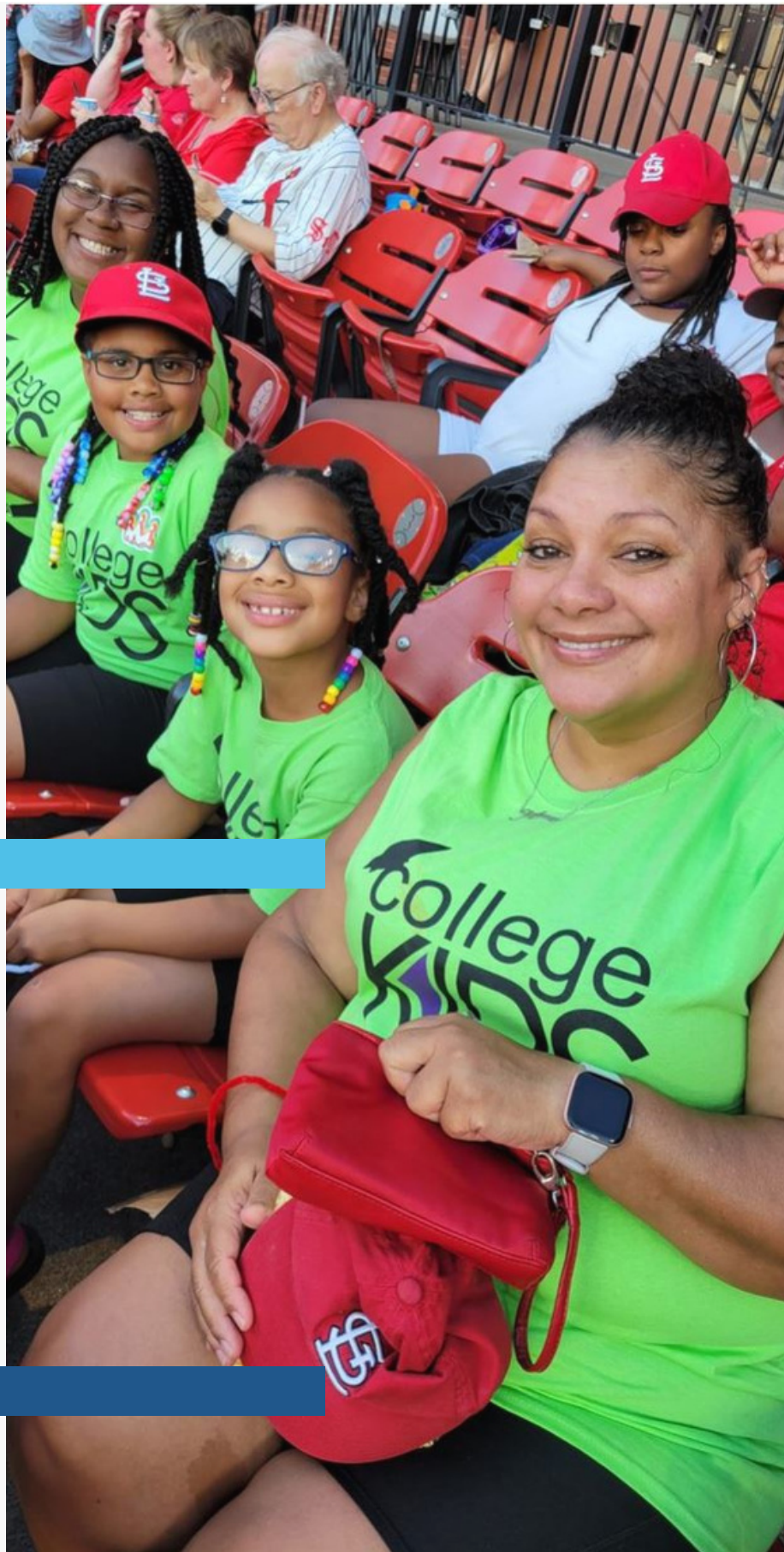


# Vision

Our vision is that every child in the City of St. Louis will have concrete hope and a fiscal pathway to achieve postsecondary education. Equipped with financial knowledge and skills, all families will have access to asset-building products and services to combat the racial wealth divide in our region.

# Mission

The City of St. Louis Treasurer's Office provides college savings accounts to all kindergarten students enrolled in City of St. Louis public and charter schools. The mission of College Kids is to improve college access and attainment among youth, increase assets for low-to-moderate income families living within the city, and promote the use of safe and affordable mainstream financial services and products.



# College Kids Steps to Building Savings

## STEP 1

- College Savings Account is opened up with a \$50 seed deposit in kindergarten.

## STEP 2

- Student receives financial incentives when students & parents complete financial education classes & has good attendance at school.

## STEP 3

- Savings continue to build as family & friends contribute money to the account. Deposits are matched dollar for dollar up to the first \$100.

## ONE ACCOUNT AT A TIME

- St. Louis College Kids are saving to change the trajectory for City of St. Louis students & their families!





# College Kids is GROWING



**Saved for College**  
**\$1,728,634**



**Number of  
Students Enrolled**  
**21,024**



## **Why COLLEGE KIDS?**

With as little as \$500 in a College Savings Account, kids are 3x more likely to go to college and 4x more likely to graduate.

*"The purpose of education is to create in a person the ability to look at the world for themselves and make their own decisions."*

**JAMES BALDWIN**

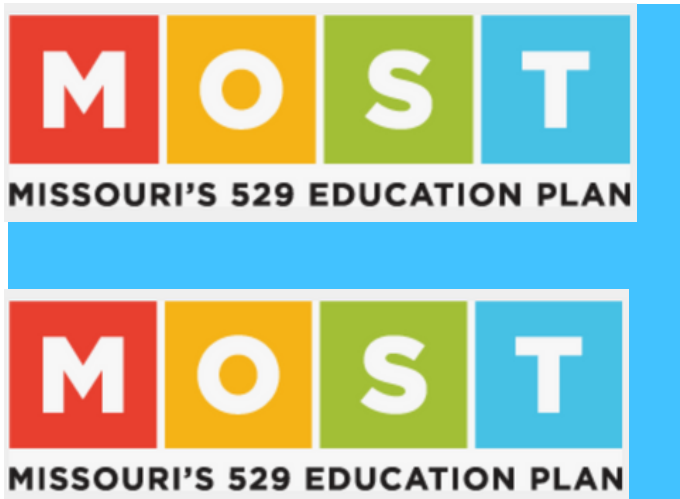
# College Kids 2022 Community Engagement, Highlights, & Events

 **JANUARY**

## MLK Day of Service



Thank you, St. Louis community partners for helping College Kids exceed our goal to collect over 1,000 books for our MLK Day of Service! Because of YOU today we donated books to Flance Early Learning Center Library. College Kids will be donating books to other area schools. Special thanks to EyeSeeMe, St. Louis Office of Financial Empowerment, Alltru Credit Union, Westminster Place Association, City of St. Louis Recorder of Deeds, Legal Services of Eastern Missouri, College Kids Board members Keshia Hair and Charlene Jackson and the Alpha Kappa Alpha Sorority, Inc Gamma Omega Chapter. College Kids and Treasurer Adam L. Layne was able help inspire students to have a lifelong love of reading!



## MOST 529

Getting the MOST out of a 529 Account! College Kids families joined Angela Williams for a session that provided a general overview of the MOST 529 Education Plan and helped interested individuals learn ways to save for education expenses, and federal/state tax incentives. Students also earned a \$5 incentive for their parent/guardian attending the session.



# College Kids 2022 Community Engagement, Highlights, & Events

 **FEBRUARY**

## Kennard CJA PTO meeting

Program Manager, Barb Davis presented at the Kennard Classical Junior Academy PTO meeting. Our goal is to provide a general program overview, increase family engagement and grow students' accounts. Thanks for helping us accomplish this goal.



 **MARCH**

## Virtual Family Savings Night

Thanks to all the College Kids who participated in Virtual Family Savings Night! During the event students and families learned about needs vs wants, budgeting and saving. Students who attended received \$20 of incentive dollars added to their college savings account.



## Baden Christian Childcare Center

College Kids and Treasurer Layne had the pleasure of visiting Baden Christian Child Care Center scholars and staff. College Kids provided information about the program along with a CK goodie bag and books to take home! This Fall is where it all begins. Welcome Future College Kids!



# College Kids 2022 Community Engagement, Highlights, & Events



## Week of the Young Child

Week of the Young Child! Every day had a different theme along with fun activities. Week of the Young Child is a time to recognize early childhood centers, programs, and services. It is also a time to focus on the needs of young children by ensuring that every child has the best learning experiences! College Kids visited Flance Early Learning Center during Week of the Young Child. Take a look at how these young scholars expressed themselves through art. Thank you, Flance Early Learning Center for our College Kids Friendship Quilt.



## Financial Literacy Activity

Thanks to all the College Kids who participated in What's in your Wallet! During the workshop students and families learned about spending and payment methods. Students who attended received a \$5 incentive and a Simmon's gift bag. Thanks, Lacey and Salette for a great presentation!



## St. Louis Language Immersion School

College Kids and Treasurer Layne had the pleasure of visiting St. Louis Language Immersion School. We were greeted by Superintendent Megan Hill and Mr. Yang's 5th-grade Chinese class. These scholars enjoyed the budgeting activity and CK swags Bags so much they thanked Treasurer Layne with a song! Thanks for the invite! Treasurer Adam Layne at St. Louis Language Immersion School discussing income, expenses, and budgeting.



# College Kids 2022 Community Engagement, Highlights, & Events



## Nance Elementary Fair

Treasurer Layne, College Kids, and Alltru had an opportunity to attend Nance Elementary Community Fair! The fair included so many great vendors, resources, giveaways, and entertainment for students and families. College Kids provided program information along with goodies to take home! Thanks, Nance for coordinating such an amazing community event!



## May Budgeting Activity

Thanks to all the College Kids who participated in Budgeting for You! During the workshop students and families learned about income, expenses, and how to complete a budget worksheet. Students who attended received a \$5 incentive, an Alliance Credit Union goodie bag, and two winners received a \$50 Walmart gift card. Thanks, Rose Ann for a great presentation!



## College Kids Activities Day

College Kids Field Day was a huge success! Our day was filled with lots of fun, food, games, and giveaways. Special thanks to all our vendors Healthy Blue MO, Alltru CU, Commerce, Bubble Bus, DJ Oreo, BeBe the Clown, Take a Spin, CK Board Members, SLMPD, Fire Department, staff, and volunteers for making this event a memorable experience for our students and families.



# College Kids 2022 Community Engagement, Highlights, & Events

 **JULY**



## College Kids Yoga Event

College Kids and The Collective STL presents EXHALE! This weekend our College Kids families participated in a yoga session for all ages. During the session we discussed the benefits of yoga, breathing exercises, and yoga poses. Special thanks to our instructor Terry for an amazing session, CK families for participating, and CK Board Member Brian Washington for donating light refreshments. If you can breathe you can do yoga!

 **AUGUST**



## College Kids Universe Back to School Fair

College Kids Universe B2S Fair was a huge success! Our day was filled with free school supplies, superheroes, entertainment, treats, community resources, and giveaways. Special thanks to all our vendors, volunteers, and staff for making this event a memorable experience for our students and families. Thanks for getting here in a flash!





# College Kids 2022 Community Engagement, Highlights, & Events

 **SEPTEMBER**

## High School Here I Come at Harris Stowe

College Kids had the opportunity to table the High School Here I come event at Harris Stowe State University. SLPS middle schoolers enjoyed the pep rally and learned about their high school options. College Kids provided kiddos with the importance of attending and saving for college, swag, treats and upcoming events. Our community partner St. Louis Regional Financial Empowerment Coalition discussed the Creative Arts Contest and how they can win cash prizes for college! Together we're ensuring students have the necessary tools to be college and career ready!



## Back to School Art Contest

Congratulations to all the Art Contest Winners!!! Students submitted a drawing about their first day of school. Each winner received a \$50 deposit in their College Kids savings account sponsored by Alltru Credit Union! AND THE WINNERS ARE...



**1st Hazel Richardson  
2nd Windsor Johnson  
3rd Isabella Woodiswiss  
4th Arion Hall  
5th no submissions  
6th Camori Johnson  
7th Camiyah Johnson**

# College Kids 2022 Community Engagement, Highlights, & Events

 **OCTOBER**



## Woodward Career Fall Festival

College Kids had the opportunity to attend Woodward Career Academy Fall Festival. We provided kiddos with College Kids information, swag, treats, and upcoming events. Thanks for the invite Principal Cunigan and Family Community Specialist, Mr. Smith & the Woodward scholars!



## Trunk or Treat Scholarween

Our College Kids families had a spooktacular time at the College Kids Scholarween Trunk or Treat! Families enjoyed an afternoon trunk or treating with Treasurer Adam L. Layne. Thank you to our Office of Financial Empowerment/Treasury team and community partners for making this event a great success!

 **NOVEMBER**



## Creative Arts Contest Winners

The St. Louis Regional Financial Empowerment Coalition announces the Creative Arts Contest Winners! Congratulations to our College Kids scholars, Camiyah Johnson 1st place and Camori Johnson 2nd place winners. They submitted a 1.5 minute video explaining the importance of generational wealth, the impact of credit building and the importance of generational wealth for their families' future. We are so proud of you all!!!



# college KIDS **TOP 5** **SCHOOLS**



**1**

**MALINCKRODT ELEMENTARY**



**2**

**GATEWAY ELEMENTARY**



**3**

**STIX EARLY CHILDHOOD**



**4**

**KENARD CJA ELEMENTARY**



**5**

**KIPP WISDOM ACADEMY**



1

# Malinkrodt Elementary

\$53,980

Saved

✓✓✓  
342  
Enrolled

\$157.38

Avg Bal

97  
Tot Dep

2

# Gateway Elementary

\$53,510

Saved

✓✓  
660  
Enrolled

\$79.39

Avg Bal

121  
Tot Dep



3

## Stix Early Childhood

\$49,970  
Saved

654  
Enrolled

\$74.80  
Avg Bal

100  
Tot Dep

4

## Kenard Elementary

\$42,770  
Saved

277  
Enrolled

\$154.41  
Avg Bal

102  
Tot Dep

5

# Kipp Wisdom Academy




\$42,220  
Saved



498  
Enrolled



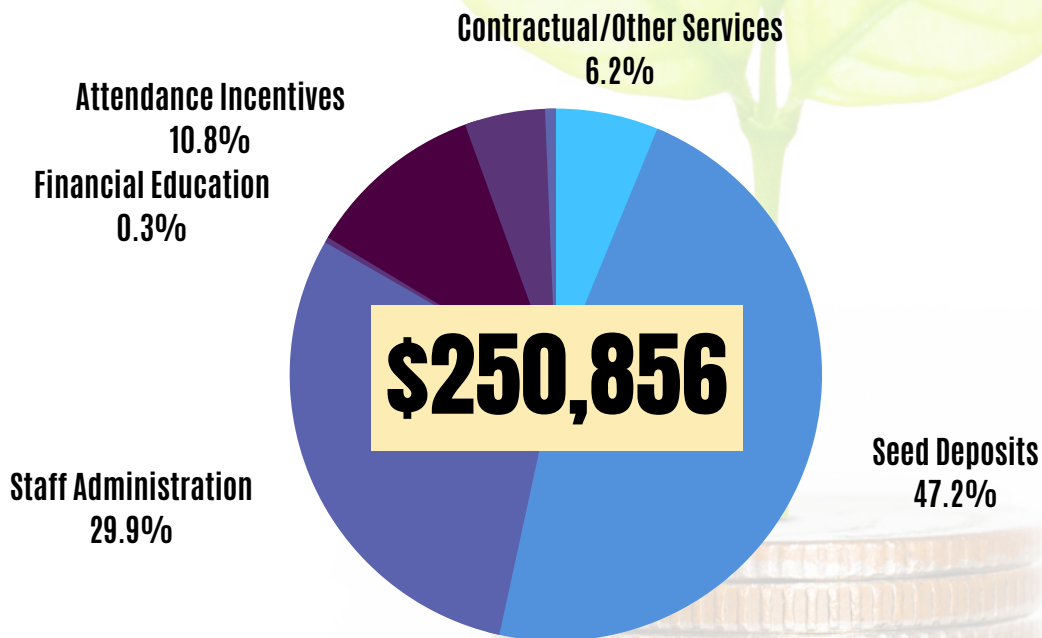
\$72.42  
Avg Bal



200  
Tot Dep

The Top 5 College Kids Schools were selected because of their participation ranked by the highest amount earned in student college savings accounts. Other data collected included: # participated, # total savings, # attendance incentives, total deposits, & average balance.



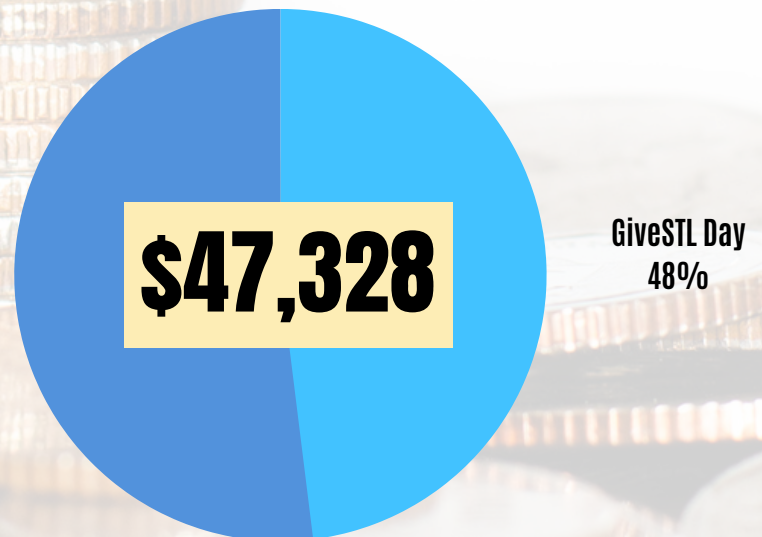


## FY22 EXPENSES

Contractual/Other Services	\$15,623
Seed Deposits	\$118,350
Staff Administration	\$74,971
Financial Education	\$845
Attendance Incentives	\$27,160
Matching Funds	\$12,272
Materials/Supplies	\$1,635

## FY22 FUNDRAISING

GiveSTL Day	\$22,734
Giving Tuesday	\$24,594
Giving Tuesday	52%



# Thank You Partners



ChartersWork.  
Committed to Quality



**Simmons Bank**





# Thank You Donors



## Up to \$99

Myra Allen  
Benjale Bailey  
Laura Bira  
Briana Bobo  
Kevin Bryant  
Cassandra Chamberlain  
Shameem Clark Hubbard  
Glenise Cloudy  
Kimberly Covington  
Andrae'Co Craig  
Celeste Cummings  
Barbara Davis  
Larry Davis  
Faye Edwards  
Janice & Joe Fairless  
Nahuel Fefer  
Brittany Ferrell Young  
Sara Fierce  
Francie Futterman  
Affton Gilmore  
Brittney Harris  
Ronald Himes  
William Hoffman  
Debra Irwin  
Jonathan Kennedy  
Rosabeth Kohen

## Up to \$99

Tyrone Ledbetter  
Stephen Lenivy  
Samantha Lurie  
Kristi Luther  
Samantha March  
David McClendon  
Heather McPherson  
Jacqueline Meaders Booth  
Turan Mullins  
Christian Naffziger  
Tier Payne  
Melissa Pillot  
Riisa Rawlins  
Lucy Redd  
Kayla Reed  
Michelle Rosner  
Caleb Smith  
St. Louis Recorder of  
Deeds Staff  
Pauline Taylor  
Elizabeth Ward  
Brian Washington  
Vida Weekly  
Jessica Wernli  
Shawn Williams  
Michael Woods  
Bethany Zolman

## \$100- \$500

Julius B. Anthony  
Julian Bennett  
Talia Bennett  
Vince Bennett  
Jared Boyd  
Lonza Bufford  
Robin Davis  
Leonard Freeman  
Lisa Friedman  
Regina Fowler  
Reginald Garth  
Keisha Hair  
Erica Hill  
Debra Horwitz  
Amy Hunter  
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Treasurer Adam Layne  
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Felice McClendon  
Carol Minges  
Leah Moser  
Keith & Amy Murphy  
Ron Redd  
Shirley Rukcic  
Barry Sandweiss  
Alonzo Shaw  
Jerome Smart  
Michelle Smart

## \$100- \$500

Susan Smith  
Strategic Community  
Partners  
Krystal White  
Lisa White  
Janet Williams  
Laura Woods

## Over \$500

Christina Bennett  
Leslie Corey  
Regina Fowler  
John Hardin  
Chanel Hampton  
Laura Horwitz  
Lauri Koster  
Lillie Robinson

## Corporate Donors

Clayco  
Nike  
Regions Bank  
Simmons Bank

# College Kids Advisory Board



**Christina Cavazos Bennett**  
Assistant Treasurer  
City of St. Louis Treasurer's Office

**Charlene Jackson**  
Parent  
St. Louis Public Schools

**Clayton Evans**  
Senior VP, Community Affairs  
Simmons Bank

**Dr. Samantha March**  
Interim Director, Early Childhood  
St. Louis Public Schools

**Roberta Gibson**  
Commercial Banking  
Relationship Manager at US Bank

**Brian Washington, MPH**  
Strategist-Initiatives  
Missouri Foundation for Health

**Keisha Hair**  
Early Childhood Project Coordinator  
St. Louis Mental Health Board

**Laura Woods**  
VP Marketing & Community Presence  
Alltru Credit Union

**Laura Horwitz**  
Senior Manager Planning/Partnerships  
Generate Health

**Tishauna Jones**  
**Mayor**  
**City of St. Louis**





# Office of Financial Empowerment Leadership & College Kids Staff



Office of Financial Empowerment  
Treasurer, City of St. Louis

**Christina Cavazos Bennett**  
Assistant Treasurer



**Barbara Davis**  
College Kids Program Manager

**Reginald Garth**  
Operation Hope Wellbeing Coach

