



College KIDS

2025 ANNUAL REPORT

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TABLE OF CONTENTS

03

MESSAGE FROM
TREASURER LAYNE

11

10TH ANNIVERSARY
RECAP

04

MESSAGE FROM
ALLTRU CREDIT UNION CEO

13

FY25 STATEMENT
OF ACTIVITIES

05

MISSION & VISION

14

CK ADVISORY BOARD

06

HOW THE
PROGRAM WORKS

15

PRIDE IN
PARTNERSHIPS

07

GROWTH SNAPSHOT

17

OFE TEAM

09

A YEAR IN REVIEW

18

THANK YOU



MESSAGE FROM TREASURER LAYNE

Each year, we learn, grow, and expand the impact of the College Kids program, **remaining committed to building brighter financial and educational pathways for St. Louis students and families**. The College Kids Program has been actively serving the St. Louis community for the past 10 years. To commemorate this milestone, we proudly celebrated our 10th Anniversary Gala: A Decade of Impact this past November at the Saint Louis Science Center. The evening honored a decade of investing in our city's young people and celebrated the collective efforts that continue to strengthen their futures.

Over the past year, **our team committed to intentional visioning and goal-setting centered on ensuring the long-term financial success of our students and their families**, guided by the belief that the best interests of our children and their futures must always come first.

Thank you to our dedicated staff, our community, and our incredible partners who continue to prioritize financial literacy and post-secondary access across St. Louis. **Our success is possible because you stand with us and with our children of this great City**. Together, we will continue moving forward to help our young people realize their full potential.



A handwritten signature of Adam L. Layne in black ink, written in a cursive style.

ADAM L. LAYNE

*TREASURER,
CITY OF ST. LOUIS*

MESSAGE FROM ALLTRU CREDIT UNION CEO

This year marks **a milestone: ten years of partnership** between the Treasurer's Office, the College Kids program, and Alltru Credit Union. Reaching a decade isn't just symbolic; **it's proof that the model works**. When you give young families real financial tools early, they use them. When you give students a dedicated savings path for their future, it changes long-term outcomes.

As a founding partner, we're proud of the role we've played in **building and sustaining this program from day one**. Our commitment goes beyond account openings. Throughout the year, our team hosts Family Savings Nights, contributes small-dollar scholarships, provides financial education, and ensures families can easily make deposits through our St. Louis branch network. Those touchpoints matter. They create **habits, confidence, and momentum** for families who don't always get access to these resources.

This tenth year has also pushed us to think further ahead. **Many of the earliest College Kids participants are now approaching graduation**. Together with the College Kids team, we've started serious conversations about how best to support these students as they transition into post-secondary education and adulthood. **The next phase of this initiative must meet them where they are, and we intend to contribute meaningfully to that design.**

We're honored to remain a core partner in this work. Thank you for trusting AllTru Credit Union with a role in **a program that continues to move St. Louis forward**, and most importantly, provides a positive direction for a young person's future.



alltru.
CREDIT UNION

Michelle
MICHELLE ROSNER

CEO,
ALLTRU CREDIT UNION

OUR MISSION

The City of St. Louis Treasurer's Office provides a college savings account to students in a City of St. Louis public or charter school once they begin kindergarten. 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.



“
EDUCATION IS THE
PASSPORT TO THE
FUTURE, FOR TOMORROW
BELONGS TO THOSE WHO
PREPARE FOR IT TODAY.

-MALCOLM X



OUR VISION

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

HOW THE PROGRAM WORKS



College Kids program changes the trajectory for St. Louis city families, empowering parents and scholars with the tools to fund their dreams. Here's how the program works:

STEP 1

A College Savings Account is opened with a **\$50 seed deposit** in kindergarten.



STEP 2

The scholar receives financial incentives when students and parents **participate in financial education classes** and when scholars **maintain satisfactory attendance** in school.



STEP 3

Deposits are **matched dollar for dollar** up to the first \$100.



STEP 4

Upon **high school graduation**, scholars can withdraw funds to pay for college, trade school or other post-secondary education options.



GROWTH SNAPSHOT

\$2,161,996.34

COLLEGE SAVINGS TO DATE

\$23,468

LARGEST SAVINGS ACCOUNT

25,385*

COLLEGE SAVINGS ACCOUNTS

AN INCREASE OF 983

ADDITIONAL SAVINGS ACCOUNTS!

** includes transfer accounts*

The College Kids program only operates within St. Louis City public or charter schools. We recognize that students move between the City and County border with some students relocating to the Illinois area. We allow students who move to keep their accounts and make deposits, but they are not eligible to receive incentives.

SCHOLAR ENROLLMENT

15,266

OF SLPS STUDENTS

7,787

OF CHARTER SCHOOL STUDENTS



CK SCHOLARS BY GRADE LEVEL

8,343

K - 5TH GRADE

11,740

6 - 8TH GRADE

5,302

9 - 12TH GRADE

68 ZIP CODES REPRESENTED



Our first class of CK scholars will graduate in 2028.

Our oldest scholars are currently in their sophomore and freshman years of high school. Below is a breakdown of their activity:

\$278

Total Program Active Average Balance

\$352

*Average Balance of Largest Active Group:
Current 8th Graders*

40%
ACTIVE

*Largest Active Group:
Current 10th Graders*

A YEAR IN REVIEW

9

CK WORKSHOPS

6

**COMMUNITY
ACTIVITIES**

6

**SIGNATURE
EVENTS**

- **FAMILY SAVINGS NIGHT**
MAY 2025
- **CK CARDINALS DAY**
MAY 2025
- **CK FIELD DAY**
JULY 2025
- **FAMILY SAVINGS NIGHT**
SEPTEMBER 2025
- **FALLOWEEN**
NOVEMBER 2025
- **DECK THE HALLS**
DECEMBER 2025



26

COMMUNITY EVENTS

College Kids participated in 26 community events, ranging from attending Career Days hosted by various schools to hosting a table at Momentum Academy's open house event. It is important that we engage with our families in the community.



3,120

NUMBER OF PEOPLE ENGAGED



DONATIONS

**based on a calendar year*

- 314 DAY = **\$1,587.10**
- GIVE STL DAY = **\$3,430.04**
- CK 10TH ANNIVERSARY GALA = **\$54,840.73**
- GIVING TUESDAY AMOUNT = **\$1,397.59**
- CORPORATE NON-GALA = **\$25,260.76**

\$86,516.22

GRAND TOTAL

- ALL CORPORATE DONORS
(Gala + Non-Gala) = **\$69,367.50**

COLLEGE KIDS 10TH ANNIVERSARY: A DECADE OF IMPACT

On November 8th, College Kids celebrated a major milestone with its 10th Anniversary Gala, *A Decade of Impact*, **honoring ten years of empowering students and families across St. Louis**. The evening brought together over 350 attendees, including supporters, community leaders, and partners, for a night of reflection, celebration, and purpose.

The program celebrated the scholars, families, staff, board members, and community partners who have helped shape the organization's growth and impact. We presented **the *Decade of Impact Award to Altru Credit Union, Midwest BankCentre, Wells Fargo Foundation, and the creator of College Kids, former Mayor Tishaura O. Jones***.

The Gala served as **a powerful reminder of what is possible when a community comes together to invest in education and opportunity**. As College Kids looks ahead to the next ten years, the organization remains committed to expanding access, deepening impact, and continuing to support our scholars on their path to success.





THANK YOU TO OUR GALA SPONSORS

DECADE OF IMPACT SPONSORS



GOLD SPONSOR



SILVER SPONSORS



BRONZE SPONSORS



FRIENDS OF COLLEGE KIDS



FY25 STATEMENT OF ACTIVITIES

**based on Fiscal Year 24-25*

• Printing & Equipment	= 6,306.98
• Staff & Administration	= \$ 128,393.13
• Seed Deposits	= \$49,050.00
<i>*incentives are sourced from Parking Revenue not taxpayer dollars</i>	
• Materials & Supplies	= \$13,526.97
• Other	= \$311.79
GRAND TOTAL	= \$197,588.87

• *Earned and Matched Incentives.* = \$4,445.67

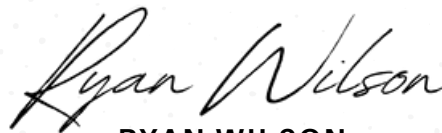


CK ADVISORY BOARD

MESSAGE FROM THE BOARD CHAIR

On behalf of the College Kids Advisory Board, I am proud to celebrate another year of **meaningful impact, growth, and opportunity** for the students and families we serve. Through strong partnerships, a dedicated staff, and committed supporters, College Kids continues to empower young people with the tools, knowledge, and financial resources necessary to build brighter futures for the St. Louis community.

This year's milestones include **over 25,000 scholars enrolled and more than \$2 million saved**, reflecting our shared commitment to equity, education, and long-term financial stability within St. Louis. With this year having our first College Kids Gala, we are especially excited to bring together families, partners, and supporters to celebrate these achievements and highlight the many programs that help families learn, connect, and develop better money management practices for the future. **Thank you to everyone who has invested their time, talent, and trust in this mission.** We look forward to continuing this important work in the years to come.



RYAN WILSON

COLLEGE KIDS BOARD CHAIR
PROGRAM DIRECTOR,
SAINT LOUIS UNIVERSITY



DR. SAMANTHA MARCH

ASSOCIATE PARTNER,
OPPORTUNITY TRUST



NICO KREHMEYER

GIFT OFFICER,
BEYOND HOUSING



CLAYTON EVANS

SENIOR VP - COMMUNITY AFFAIRS,
SIMMONS BANK



BRIAN WASHINGTON, MPH

STRATEGIST - INITIATIVES
MISSOURI FOUNDATION FOR HEALTH



CHARLENE JACKSON

ST. LOUIS PUBLIC SCHOOLS PARENT



TRACY VERNER

COMMUNITY DEVELOPMENT MANAGER
ALLTRU CREDIT UNION

PRIDE IN PARTNERSHIPS



BANK OF AMERICA



Harris Bank



CALERES
EST + 1878



2025 Individual Donors

Julius Anthony
James Barnes
Ryan Baumgartner
Emily Bethel
Tim Bottini
Clarence Bourne
Jared Boyd
Tiffany Boyd
Amber Boykins
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Theresa Bush
Brene Chisom
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Lacqweda Taylor
Linette Taylor
Nick Thomas
Rashida Thomas
Katie Tucker
Tracy Verner
Brian Washington
Marquita Washington
Charmayne White
Ryan Wilson
Laura Woods
Michael Woods



OFE TEAM STAFF



BARB DAVIS
COLLEGE KIDS MANAGER



ASHLEY RICE
OFE SPECIALIST



ANGELA PEARSON
DEPUTY CHIEF OF STAFF



THANK YOU!

The Office of Financial Empowerment had a successful 2025. With support from a variety of donors, we were able to produce engaging workshops.

