

A group of children, mostly boys, are wearing bright orange t-shirts. In the foreground, a boy with dark hair is smiling broadly, holding a coin up to the camera. Behind him, another boy with glasses and a red shirt is also smiling and holding a coin. The background shows other children and a person in a blue shirt with 'IBC' on it. The scene is outdoors and brightly lit.

PROMISING FUTURE

Initiative Seeks Change
in Education Culture

By Tom Schuman

As an assistant principal with Wabash City Schools, Jason Callahan recalls sitting and watching parents “who were signing their 16-year-old kids out from school – and how empty that feels. You feel like you just lost this kid for life, and they’re only 16.”

In reality, those students were “lost” years before their official withdrawal from school. Lost because there was no recognition of the power of education or perceived hope for a bright future.

Today, in Wabash County and three other northeastern Indiana locales (and maybe someday throughout the state and beyond) communities are making a “promise” to prevent that from happening.

Why is that promise so important?

“It really is an opportunity for us to tell kids in our community that we care about them, that we care about their education,” says Casey Weimer, CEO of the Cole Family YMCA – the convening agency for the Promise program in Noble and LaGrange counties. “That we don’t want the circumstances that kids have in their lives or where they come from to determine their futures. Dream as big as they want to dream.”

Adds Jill Ostrem, senior vice president of health and well-being at Parkview Health (a financial supporter of the Promise initiative in its four current counties, including Whitley): “It’s been amazing – to make sure kids know anything is possible. Every child’s future should only be determined by their potential.”

Guiding forces

A YMCA professional for 16-plus years, Clint Kugler has called Wabash home since 2011. He helped man the YMCA table at a Wabash City Schools registration event for two days and saw no one – as in zero – stop at an adjacent table offering parents the opportunity to sign up for what are officially known as CollegeChoice 529 Direct Savings Plans. In brief, 529s are a method to save tax-deferred money now to pay for postsecondary education later – and they include additional nation-leading tax credit advantages in Indiana.

Upon asking the person representing the state 529 effort what success would look like, Kugler and Callahan (Wabash superintendent the last four years) were told 100 accounts would make the community a shining star. In the 2013-2014 year one pilot program, Wabash County established 1,061 accounts.

Same question: Why is that so important?

The research answer: Students with an account are about seven times more likely to attend college than those who do not have an account. In addition, even those with an education account with a low balance of between \$1 and \$499 are four and a half times more likely to graduate from college.

In the words of the people making a difference with the Wabash County Promise and Promise Indiana:

- John Phillipsen, CFO of Ford Meter Box, a leading Wabash employer: “There are three elements I identify with this program. One, raising expectations; second, providing resources; and third, changing behavior.”
- Callahan: “It was the best vehicle to have meaningful conversations with the most parents that I’ve ever had. What the Promise was able to do was shift that conversation to when kids enter school instead of when they’re exiting school.”
- Kugler: “This is not just establishing as many accounts as we can, but equipping parents to prepare their children. This is about the next 100 years of Wabash County.”



How It Works

A five-minute online registration process takes place for parents of kindergarten through third grade students to open a 529 account. Enrollment sponsor Parkview Health makes an initial gift of \$25 into all accounts.

During September’s College Savings Month in Indiana, students invite champions in their lives to invest in their future. Students who raise \$25 in champions’ contributions receive an additional matching grant from a coalition of public and private partners.

Classroom events, part of College GO! Week and beyond, focus on college and career possibilities. Students hear from guests, talk with current collegians and dream about their futures.

‘Walk Into My Future’ Event

Students get a first-hand look at life on a college campus with exhibits, performances, games, activities and more. Manchester University has hosted Wabash County Promise students the past two years. Trine and Huntington universities were the destinations for LaGrange and Noble students in the fall of 2014.

Parker Beauchamp: “To go up and speak in front of 3,000 people is big. Nothing but cheers and yeahs. Then they start the music, and every one of them high-fives you. It was about pumping those kids up, having them be part of something positive and they knowing they have a say in their future.”

Early Results

Wabash County; 2013-2014

- 72% of students in grades K-3 now have 529 college savings accounts (6% previously)
- 43% engaged champions and raised funds to receive the community match
- 41% increase in awareness of 529s among parents and caregivers
- 90% of participating teachers observe increases in students’ self-confidence and hope for their futures

Wabash, LaGrange, Noble and Whitley counties; 2014-2015

- 100% adoption in 14 public and private school districts (34 schools)
- 3,249 students with 529 accounts
- \$330,384 invested in Promise accounts

- And tying both the facts and the analysis together is Joe Steensma, EdD, MPH, CIH, whose credentials and titles (professor in Public Health and Social Entrepreneurship at the George W. Brown School of Social Work at Washington University in St. Louis) are only matched by his passion for this project.

“What we know is that children begin to form identities really early in life. Parents want kids to go to college. But aside from having this as an aspiration in their head, they don’t do things to form that identity in their children,” Steensma explains. “But when a child has assets, literal assets that say ‘I’m going to college’ ... That’s what this college savings account helps do – helps form the identity; not the aspirations, the aspirations are there. It’s not that, ‘I aspire to go to college;’ it’s that ‘I’m going to college.’ That’s who I am. Why? I have assets that tell me so.”

Making it local

Following their introduction to the low rate of 529s in their county (6% under age 18 had an account; the statewide total is just 11.7%), Kugler and Callahan knew success could be achieved with a locally-focused program. It took six months of conversations, planning and inclusion of key stakeholders before an effort could be launched. One of those partners was Parker Beauchamp, a fifth-generation insurance professional serving as CEO of INGUARD, the family-owned insurance risk management firm that is a presenting sponsor of the initiative.

“I felt like Clint had something right away; it just took a long time to get the framework for it,” recalls the 34-year-old Beauchamp (four years younger than Kugler and Callahan, who were born 24 days apart). “We met over ice cream at Charley Creek Inn. We were live texting with Jason (Callahan) over it. The concept of hope and inspiration was



Students with college savings accounts are seven times more likely to continue their education beyond high school.

the key element. We just tried to apply a lot of energy to it.”

Patty Grant, executive director of the Community Foundation of Wabash County, says inclusion has been vital. While various people and organizations have played important roles, there is one driving force behind the early success.

“Clint Kugler. He is very dynamic, articulate and intense,” Grant confirms. “Having a champion that has the support of his board and is able to talk to all the stakeholders around the county has been critical to the Promise’s success. He talks in visionary terms about changing

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Hands-on activities and learning are part of the Walk Into My Future event at Manchester University for Promise participants.



the culture of Wabash County. It's not about the mechanics; it's about changing the perception of the value of education and accessibility of education."

Steensma, a Fort Wayne native who worked at the University of St. Francis before taking his talents to Washington University, was asked whether he was committed to the Promise for the long term.

"Do you know Clint? How can I not be?" he replies. "We're a good team. I'm a scientist, a statistician, and Clint's a visionary. I want to see this manifest in real lasting change not just in Wabash County, but in Indiana and society at large. I believe in the power of education. But that's not why I have invested.

"I think this program has as much ability to improve the **health** of society, the **health** of communities as the economy," he emphasizes. "The more educated the citizenry is, the more future-oriented their outlook is, the healthier they are. When you're talking about 20% of our GDP going to health care, that is going to

make a huge difference in the viability of a community to retain industry and retain jobs."

Steensma shares a quote from Nicholas Freudenberg, a public health professor at City University of New York.

"If medical researchers were to discover an elixir that could increase life expectancy, reduce the burden of illness, delay the consequences of aging, decrease risky health behavior and shrink disparities in health, we would celebrate such a remarkable discovery. Robust epidemiological evidence suggests that education is such an elixir. Yet health professionals have rarely identified improving school graduation rates as a major public health objective, nor have they systemically examined their role in achieving this objective."

Making a difference

All involved say the Wabash County Promise has had a unifying effect among the three public school districts and the county in general. And they are bullish about the long-term potential.

Grant, who says she envisions the Community Foundation continuing its support: "For all the 529 benefits, I also think the time was right to have this – the loss of jobs, closing of plants, decline that began in 2008. Education is an answer; education is the driver for economic development and prosperity."

Kugler, where the YMCA has launched a matching program for employee contributions: "Early on, we knew this (the Promise) could be done beyond Wabash County. But if you don't understand the methodology and background, the effort would not be successful. The program needs to be owned by the community." An additional round of pilots will take place in 2015, with further evaluation to follow.

Phillipsen acknowledges that it is becoming more and more of a challenge to find employees with the needed skill sets. At Ford Meter Box, where associates can contribute to accounts through payroll deduction, the program is slowly growing.



“At the end of the day, I see a K-14 continuum. I want real outcomes. Not just a high school diploma, but every kid coming out with some kind of degree or certification that either leads to a career with a living wage or success in more higher education.”

Jason Callahan, Wabash City Schools

“This type of thing will be a real selling point for prospective businesses if they see that a community really sees that education is the key to their future.

“What I like about this program is everyone has to put in their own part, not counting on the government to give you everything. Parents, kids, businesses – all of us benefit if this is successful.”

Callahan, who feels Wabash County is just “at the beginning” of its efforts: “This connects our kindergarten teacher with our high school AP English teacher because now they’re all helping kids dream about their future in a very consistent, tiered level.

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outcomes. Not just a high school diploma, but every kid coming out with some kind of degree or certification that either leads to a career with a living wage or success in more higher education.”

Weimer, who overcame a few obstacles (online instead of in-person school registrations and potential higher reluctance from Hispanic and Amish populations in Noble and LaGrange counties, respectively): “I think we will continue to be the convener. We have the unique ability to bring differing organizations together. And how can you say no to such a great program.”

Ostrem, who says Parkview is proud to partner on initiatives that will improve the health and well-being of communities: “I think that (a statewide program) would be tremendous. I see that potential. It’s not just about setting up 529 plans, but infusing the cultures of these schools with the idea of the promise of some education beyond high school for these kids.”

Beauchamp, who says he always wanted to come back to his hometown after college to help make it the place he wants it to be: “It’s certainly not the only answer to the education conundrum, but I think it’s a puzzle piece. It’s the best thing the greater Wabash community can do for itself.

“At the end of the day, Wabash is a really special place with an entrepreneurial spirit where folks are grasping that you can come here and be a part of making something your own. I think that’s where Wabash fits in the world.”

RESOURCES: Wabash County Promise at www.wabashcountypromise.org | Clint Kugler at www.wabashcountymca.org | Indiana Education Savings Authority at www.in.gov/tos/iesa

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