

WHAT IS IT?

A higher education savings initiative that establishes College Savings Accounts for kindergarten thru grade 5 students within the Caldwell City Limits through a partnership with banking & investment institutions. The program provides unique opportunities for students and their families to earn deposits into an account in the student's name with the intent to propel Caldwell's families towards saving on their own for higher education.

For more information and complete program guide, please contact:

Caldwell City Hall	Debbie Geyer
411 Blaine Street	455-4656
Caldwell, ID 83605	Carol Mitchell
	455-4686

Caldwell Saves 1st reserves the right to make adjustments to the program, including, but not limited to: continued operation of the program, eligibility requirements, program rules and regulations, guidelines or descriptions, incentive investments, and transfer of program ownership to another entity. Caldwell Saves 1st reserves the right to amend or limit the amount of any initial deposit, incentive, or other contribution of funds to accounts based on available funds and adequate management for program operation.

Except for the sole negligence or willful misconduct of the City, or any of its Officers, Agents, Employees, Assigns and Successors in Interest, Participants undertake and agree to defend, indemnify and hold harmless the City and any of its Officers, Agents, Employees, Assigns, and Successors in Interest from and against all suits and causes of action, claims, losses, demands and expenses, damages or liability of any nature whatsoever, arising in any manner by reason of the negligent acts, errors, omissions or willful misconduct incident to the program participation by Participant.

BROUGHT TO YOU BY



COMMUNITY SPONSORS

Caldwell Mayor's Youth
Advisory Council

Caldwell YMCA

Caldwell Public Library

Whittenberger Foundation

Republic Services

Idaho Financial
Literacy Coalition

Women's & Children's
Alliance

Fortify Financial Services

D.L. Evans Bank
Caldwell Branch



HELPING CHILDREN LEARN:

The value of saving a
little at a time.

How their savings
can grow.

How being financially
literate will help them
dream BIG for the
future!

ELIGIBILITY REQUIREMENTS

Only parents or legal guardians of kindergarten through fifth grade students residing in the Caldwell City Limits and attending schools within Caldwell School District, Vallivue School District, charter schools or homeschool are eligible to apply for Caldwell Saves 1st.

- Students must reside primarily at a residence located within the Caldwell City limits and be enrolled in grades K-5.
- Post Office boxes will not be accepted as a primary residential address.
- The Caldwell Saves 1st administrators may request, at any time, additional information to show that the residence requirement has been met.

Yes, I am interested in pre-enrolling my child in this program.

Child's Name: _____

School: _____

Parent/Guardian: _____

Address: _____

E-Mail: _____

Phone: _____

Student must live in the Caldwell City Limits.

FINANCIAL SKILL CLASSES

Attendance:

- The required financial literacy classes will be offered annually during the month of September.
- Classes will be two hours in length and held at the Caldwell Public Library.
- Dinner items will be available at 5:30 p.m. for enrollees and their children prior to the class sessions at no additional cost.
- Childcare for children grades K-5 will be provided during the class sessions at no additional cost.

Completion:

- Parents or legal guardian(s) must complete both sessions for the student to be eligible to receive the \$20 college savings account contribution.

Instruction:

- Financial skill building class instruction.
- Explanation of the Caldwell Saves 1st contributions to include instruction on the student's savings account at a local banking institution and the 529 U Fund account.

\$CONTRIBUTIONS

Each K-5 student receives an initial \$20 contribution in their college savings account once all of the following criteria have been met:

- Completion of both Financial Skill sessions.
- Establishment of a savings account in the student's name at a local partnering bank.

Enrolled students will have the opportunity to earn additional contributions each year while enrolled in grades 1-5.



Up to \$15 may be awarded to each student, each year, through the fifth grade. A "Completion Bonus" will be awarded if the student has shown a qualified yearly participation in the program in grades 1-5.

Incentive bonus requirements: 1) student grade card (must have passing grades), 2) completion of the community service requirements, and 3) systematic savings account deposits. Verification documents will be accepted annually during the month of August for students grades 1-5 at Caldwell City Hall .