

## WHAT IS IT?

A higher education savings initiative that establishes College Savings Accounts for pre-selected first graders within the Caldwell Public Schools 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

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 pre-selected first grade students residing in the Caldwell City Limits and attending Caldwell public schools 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 and attend a Caldwell School District #132 public elementary school
- 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, my student's first grade teacher has provided me with this brochure and I am interested in enrolling my child in this program.

Child's Name: \_\_\_\_\_

\_\_\_\_\_

Caldwell School: \_\_\_\_\_

Parent/Guardian: \_\_\_\_\_

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_



## FINANCIAL SKILL CLASSES

### Attendance:

- Classes will be offered on February 9 and February 23, 2017 at 6:00 p.m.
- Classes will be two hours in length.
- A **"Family Friendly Finance Event"** will be held on May 6, 2017 from 1-4 p.m.
- All sessions will be held at the Caldwell Airport Terminal Conference Room at 4814 Linden Street.

### Completion:

- Parents or legal guardian(s) must complete all three sessions for the student to be eligible.

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

- Completion of all three Financial Skill sessions.
- Establishment of a savings account in the student's name at a local partnering bank.
- Completion of 529 college savings plan application.

Pre-selected students will have the opportunity to earn additional contributions each year while enrolled in 1st through 5th Grade in Caldwell District public schools.

**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.**