

# MinneKIDS Act

## Central Minnesota: MinneKIDS Local Affiliate Blueprint

### Our Why?

Our community has welcomed the concept of a college savings account program because it supports the future of children, empowers families, and addresses systemic inequities at the root. We know when individuals are able to attain additional post-secondary education certifications and degrees, they are able to contribute to a growing, skilled workforce and have higher levels of earnings to provide more economically thriving individuals and families. It offers an investment in the community's long-term financial health, promotes educational attainment, and helps create a more equitable, resilient, and prosperous future.

### Community Goals

The overarching goal is to create an equitable path to higher education for children in underserved communities by leveraging our community partnerships with local organizations, schools, businesses and financial institutions to raise awareness about the importance of early college savings, financial literacy and access. In partnering with these sectors of our community, we can create a system of ongoing support and involvement, with sustainable financial support to contribute to these accounts.

By helping families build college savings accounts early in a child's life, we aim to foster long-term financial security and reduce barriers to higher education. This approach helps families develop better savings habits and access critical resources. Data has proven that having a college savings account from a young age increases the likelihood of high school graduation and post-secondary enrollment.

The program is designed to eliminate the systemic barriers that prevent low-income and BIPOC families from accessing higher education. Through this program, we seek to challenge existing inequities in college savings and financial access by creating opportunities for all children, regardless of their socioeconomic background. At the core of this initiative is the belief that financial support should never be a barrier to education. By building savings accounts for children and offering matching funds, we are directly contributing to increasing educational attainment for the next generation.

# MinneKIDS Program Design

## > PROGRAM ELIGIBILITY

- All children born on or after program start date: July 1, 2026
- Resident of Minnesota

## > ENROLLMENT

- Automatic enrollment, with opt out option
- At-birth enrollment, within 60-90 days after birth using birth records

## > INITIAL SEED DEPOSIT

- \$50 for all children
- \$100 for all children from low-income backgrounds

## > INCENTIVE DEPOSITS

State-funded, key cradle-to-graduation milestones and for engagement with CSA

## > COMMUNICATIONS & MARKETING PROGRAM

Centralized statewide  
MinneKIDS brand

## > MINNEKIDS LOCAL COMMUNITY GRANTS

- MinneKIDS Start Up Grants
- MinneKIDS Expansion Grants

## > ACCOUNT VEHICLE

MN SAVES - 529 Account

## > PROGRAM ADMINISTRATOR

Minnesota Office of  
Higher Education

## > ALLOWABLE USES OF SAVINGS

- MN SAVES Qualifying Expenses:
- Tuition at accredited colleges, universities, community colleges, and technical schools
  - Fees, books, supplies, and equipment
  - Room and board
  - School technology
  - Special needs services

## > TOTAL APPROPRIATION / FUNDING

TBD, ~\$16-18 million state legislative appropriation per biennium

## Local Incentive Deposit Structures

Our MinneKIDS Local Design Table has initially been explored, discussed or considered these local incentive deposits as part of our Steering Committee conversations and design process. We plan to finalize these local incentives once the program is funded. The table below includes proposed incentives:

INCENTIVE NAME	INCENTIVE DESCRIPTION	AMOUNT	HOW OFTEN?	ALIGNMENT WITH COMMUNITY GOAL
<b>Well-Child</b>	Attending Well-Child Visit	\$10	TBD	Overall Health
<b>Library Card</b>	Sign Child up for Library Card	\$5	One-time	Literacy access
<b>Completed Financial Literacy Course</b>	Parents completion of designated financial literacy program	\$10	One-time	Financial Literacy
<b>Parent Power</b>	Attendance at parenting classes (CentraCare, ECCE, Milestones, Ellison Center etc.)	Scaled base on class hours \$5-\$50	Per approved course	Early Childhood/ Kindergarten Preparedness
<b>School Conferences</b>	Attendance at school conferences	\$5	Annually when at least one Parent/Teach Conference has been attended	3rd Grade Literacy; academic success
<b>Parent Advocates Cohort</b>	Participating in Parent Advocates Cohort training	\$50	Annually	Parent Engagement
<b>Explore Posts</b>	Youth participation in Exploring posts through Scouting America	\$10 per course up to two courses annually	Annually	Career and college readiness - High school graduation
<b>Central Minnesota Youth Council</b>	Active participation in Central Minnesota Youth Council	\$50	Annually	Career and college readiness - leadership and positive identity development
<b>CareerOne</b>	Active participation with the CareerOne Program	\$50	Annually	Career and college readiness

## Local Programming

As we work to schedule community meetings to gain input as to what would be beneficial for the families that would be a part of this program, this will be a part of the planning process that will focus much of our work.

By linking educational achievements, community involvement, and financial planning to real, tangible rewards for a child’s future, this program offers families more than just financial incentives. It offers hope, opportunities for upward mobility, and the chance to break free from the constraints of generational poverty. As families engage in this cycle of learning, saving, and growing together, they not only improve their own lives but also contribute to building stronger, more resilient communities.

LOCAL PROGRAMMING STRATEGY	DESCRIPTION	ALIGNMENT WITH COMMUNITY GOAL(S)
<b>Early Childhood Programming and Parent Education</b>	ECFE, Milestones, ReachUp Headstart, CentraCare, Preschool 4 Success - early childhood programs and initiatives that support early childhood development could incorporate a CSA session as appropriate	Early Childhood Development - Kindergarten Preparedness
<b>Investment Process Alignment</b>	United Way of Central Minnesota invest over \$1M into and through partnerships with local nonprofit programming. When appropriate, there would be opportunities to add CSA components and/or support into these programs.  Example: Investment in ROCORI ECFE Program could equate to a CSA session being delivered as a component of their program	Depending on program, would align with UWCM Identified goals of health, education and financial stability.
<b>Future 100</b>	The goal of Future 100 is to equip students with the tools and knowledge to make informed decisions and to leave our schools confident in their next steps.	High school graduation, career and college readiness
<b>Somali American Youth Network</b>	This network team focuses on strategies to facilitate community innovation around improving systems that generate better outcomes for Somali-American youth and families within our community.	Youth Opportunities - Student Success
<b>Black Youth Network</b>	This network team focuses on strategies to facilitate community innovation around improving systems that generate better outcomes for Black/African American youth and families within our community.	Youth Opportunities - Student Success
<b>Out-of-School Time Network</b>	This network team focuses on strategies to facilitate community innovation around improving systems that generate better outcomes for youth and families living in low socioeconomic conditions within our community that benefit from access to out of school time supports	Youth Opportunities - Student Success
<b>Career and College Readiness Network</b>	This network team focuses on strategies to facilitate community innovation around improving systems that generate better outcomes for underserved youth and families within our community in relation to high school graduation and career and college readiness..	Youth Opportunities - Career and College Readiness

<b>21st Century Community Learning Centers</b>	UWCM works directly with 14 21CCLC sites that support and deliver out-of-school programs that are accessible to all youth across the community with a focus on literacy, positive identity development, academic success and career and college readiness.	Academic success, literacy, positive identity development, career and college readiness
<b>Full-Service Community Schools</b>	Using public schools as hubs, community schools bring together many partners to offer a range of support and opportunities to children, youth and families. A full-service community school is both a school and a community resource, with an integrated focus on academics, health, social services, youth development and community engagement. This leads to a better learning environment for all students, stronger families and a healthier community.	Kindergarten preparedness, academic success, positive identity development
<b>Other potential aligned programming includes: Banks in Schools, Navigator Network, Imagination Library, Child Care, 211, among others yet to be explored.</b>		

# Local Communication & Marketing

## MinneKIDS CSA Communication & Marketing Plan

**Overview:** Through our local involvement in the Youthprise MinneKIDS CSA (Child Savings Account) initiative, we’re excited to spread the word about how CSAs can empower young people in Minnesota to build wealth and pursue postsecondary education from an early age. We are committed to mobilizing community support and awareness to ensure that families across our service area understand the benefits of these accounts, the opportunities for growth, and how they can actively participate.

### Communication & Marketing Strategies

#### 1. Community Engagement & Information Sessions

- **Strategy:** Host informational events at schools, libraries, and community centers to introduce families to the concept of Child Savings Accounts, explaining the process, benefits, and long-term impact on postsecondary access.
- **Lead:** MinneKIDS Communications committee will collaborate with community leaders and volunteers to facilitate these events.

#### 2. Digital Marketing Campaigns

- **Platforms:** Utilize social media channels (Facebook, Instagram, LinkedIn, X) to share posts, infographics, and success stories about how CSAs have helped families in other areas, aiming to engage a wide audience across demographics.
- **Lead:** Will manage the social media content calendar to create graphics and schedule posts.

#### 3. Local Media & Newsletters

- **Strategy:** Publish articles and press releases in local media outlets (St. Cloud Live, KNSI News, WJON News, St. Cloud Times), newsletters, and other community publications to explain how CSAs work and invite families to participate. Highlight stories of families who have benefited from CSAs in similar programs.
- **Lead:** Will coordinate with local media contacts and provide them with information packets about the program and its significance.

#### 4. Direct Mail Campaigns & Email Blasts

- **Strategy:** Send mailers and emails with engaging, easy-to-read information to local families, emphasizing the step-by-step benefits of enrolling their children in CSAs and explaining the financial incentives and long-term benefits.
- **Lead:** Will organize the mailing list and MinneKIDS marketing lead will ensure consistent communication with interested families.

#### Communication Platforms

- **Social Media:** Facebook, Instagram, LinkedIn, & X
- **Email Newsletters:** Distributed monthly to community members and interested families.
- **Direct Mail:** Monthly mailers to targeted neighborhoods and families.
- **Local Media:** Monthly outreach to community newspapers and newsletters.

#### Goals of Communication & Marketing Efforts

By raising awareness about the value of CSAs, we aim to:

- Encourage local families to open accounts for their children, supporting the idea that saving even a little can have a lasting impact.
- Build a community-driven foundation for supporting educational equity and wealth-building opportunities.
- Garner statewide interest and support, helping Minnesota join the sixteen states that have already implemented CSA programs.

### Local MinneKIDS CSA Outreach & Engagement Plan

**Overview:** Our local outreach and engagement plans for MinneKIDS CSA programming focus on creating meaningful connections with families to raise awareness and understanding of Child Savings Accounts (CSAs). By implementing a variety of community-focused strategies, we aim to engage diverse groups and make CSAs accessible and appealing to all.

#### Outreach & Engagement Strategies

##### 1. Targeted Community Workshops and Information Sessions

- **Strategy:** Host workshops at community hubs like schools, libraries, and other community centers to explain the purpose and benefits of CSAs. These sessions will be family-friendly and interactive, allowing for open Q&A sessions and live examples to illustrate the long-term impact of CSAs on postsecondary opportunities.
- **Target Demographics:** Families from low- to moderate-income backgrounds who may benefit the most from financial empowerment tools like CSAs.
- **Lead:** Will organize the sessions, with support from local school representatives and community volunteers.

##### 2. Partnerships with Local Organizations and Faith Communities

- **Strategy:** Collaborate with trusted community organizations, churches, and youth organizations to distribute CSA information and host CSA informational events in spaces where families already gather.

- **Target Demographics:** Families in rural, suburban, and tribal communities, as well as immigrant and BIPOC (Black, Indigenous, and People of Color) communities, to address racial and socioeconomic disparities in wealth-building opportunities.
- **Lead:** TBD

### 3. Outreach via School Partnerships

- **Strategy:** Work with local schools to introduce CSA programs to families during parent-teacher conferences, PTA meetings, and student events. Schools can help reinforce the connection between saving for the future and academic success.
- **Target Demographics:** Families with young children, especially in districts with a high percentage of students receiving free or reduced lunch, indicating potential economic need.
- **Lead:** Will work closely with school administrators and teachers to plan outreach events, provide materials, and educate staff about CSA benefits.

### 4. Digital Outreach and Social Media Campaigns

- **Strategy:** Run digital campaigns featuring stories from families who have successfully used CSAs, as well as engaging visuals that explain how CSA funds grow. Social media platforms like Facebook, Instagram, and local community forums will be used to share these messages.
- **Target Demographics:** Young parents and families who may not be able to attend in-person events due to work schedules but are active on digital platforms.
- **Lead:** Will manage content creation and post scheduling.

## Specific Demographic Focus

- **Low- to Moderate-Income Families:** Research shows that CSAs significantly benefit children from economically disadvantaged backgrounds by enhancing postsecondary success rates.
- **BIPOC Communities:** Given the goals of racial and socioeconomic equity, targeted outreach is essential to ensure that Black, Indigenous, and People of Color families are included and informed about CSA opportunities.
- **Rural, Tribal, and Suburban Families:** Ensuring CSA access and awareness extends across diverse geographic communities helps address the unique needs of these populations, particularly in areas with limited financial resources.

## Capacity & Resources Needed

- **Partners:** Schools, community organizations, faith-based organizations, and social services.
- **Staff:** TBD
- **Support:** Training for community partners on CSA benefits, educational materials, and resources for staff to manage outreach and digital engagement.

## Goal

By actively engaging these communities, we aim to increase participation in the MinneKIDS CSA program, creating a foundation for lifelong financial empowerment and education opportunities for all Minnesota children.

## Local Capacity and Funding

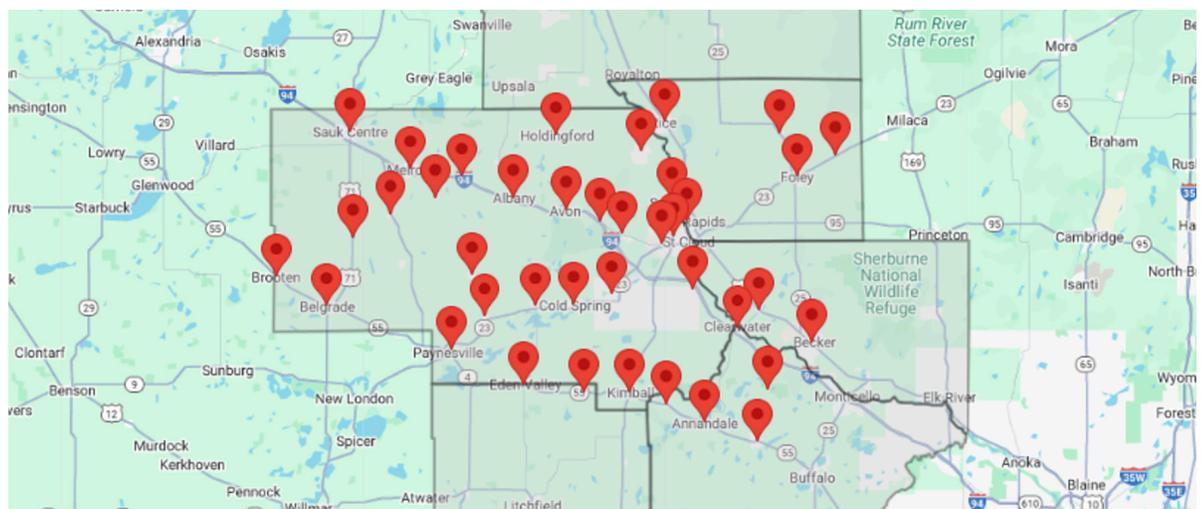
Central Minnesota is uniquely positioned to effectively lead and support the MinneKIDS program, thanks to the strategic leadership of United Way as a central community collaborator. With a long-standing reputation as a trusted connector, United Way has established deep and wide-reaching relationships across all sectors of our community, including schools, social service agencies, counties, businesses, and philanthropic organizations. This extensive network allows us to seamlessly engage multiple stakeholders and amplify outreach efforts to raise awareness of, and drive participation in, the program.

Our ability to leverage these established partnerships is a significant asset when it comes to securing funding. United Way's experience with individual donation requests, grant writing, and accessing both government funding and corporate partnerships allows us to diversify our funding streams. This ensures the financial sustainability necessary to meet the goals of the MinneKIDS program and provide long-term benefits to the community.

WHAT NEEDS TO BE FUNDED ANNUALLY?	HOW MUCH ANNUALLY?	WHO MAY BE ABLE TO FUND?
Staffing - 1FTE + Fringe	\$83,000	As we build the program and work toward legislative funding, we will work to establish the scalability of our program while seeking out corporate sponsorship, grants, private donations, and partnerships within our community.
Admin	\$10,000	
Outreach	\$5,000	
Mileage	\$2,000	
Annual Incentive Deposits	\$200,000	
<b>TOTAL</b>	<b>\$300,000</b>	

## About our community

Our geographic community is in alignment with the service area of United Way of Central Minnesota. This service area covers all of Stearns and Benton County, with portions of Sherburne and Wright County that are located near the county borders. Our initial plan is to roll out the program in a scalable way so that we can grow to serve our entire service area as funds are available.



Here's an overview of the demographic populations within United Way of Central Minnesota's service area (approximately 180,000 total people with about 2,200 babies being born each year living in the area defined) who would be impacted by a local College Savings Account (CSA) program:

- **Low-Income Families:** about 32% with income below 200% poverty level)
  - Families with limited financial resources often struggle to save for higher education.
- **First-Generation College Students:** currently, the population has about 25% of the residents having a high school degree or less.
  - Many first-generation college students, especially those from low-income backgrounds, face significant barriers to higher education, including financial ones.
- **Children of Immigrant or Refugee Families:** – about 12% of the population
  - Immigrant and refugee families may have fewer financial resources and less familiarity with college savings options.
- **Single-Parent Households:** about 16% of the population
  - Single parents may find it difficult to save for their children's higher education due to limited income or time.
- **Minority Populations:** – about 20% of our population
  - Communities of color, particularly Black, Indigenous, and Latino families, may face systemic barriers to wealth-building and higher education.
- **Rural Families:** About 40% live in rural areas
  - Families in rural areas may have fewer financial resources or face challenges in accessing information and support regarding college savings.
- **At-Risk Youth:**
  - Youth from low-income or unstable households who may not see higher education as an attainable goal.
- **Teenagers in Foster Care:**
  - Foster youth often face unique challenges, including instability in their living arrangements and limited access to resources for higher education.
- **Local Schools and Community Organizations:**
  - Schools and community organizations serving children in underserved communities can be partners in CSA outreach.
- **Working Families:**
  - Families who may be living paycheck to paycheck but are looking to provide a better future for their children.

By supporting these groups, the College Savings Account program can foster greater access to higher education and improve financial outcomes for children from diverse, underserved backgrounds in the United Way of Central Minnesota's service area.

Programmatically, we will also have a specific focus on reaching our BIPOC populations and our lower socioeconomic households within our service area through program design and engagement, with all children benefiting from the opportunities.

As we reached out to our community about this opportunity, we were mindful of the different sectors highlighted within the application and ensured an inclusive outreach strategy. Because we have many networks and partnerships already established, it was with limited hesitation that folks signed up, agreed to support the initiative and eagerly provided additional ideas for additional partners and resources. At our information session on Zoom, we had over 25 partners enthusiastically log in to learn more and great discussion was had with the ideas already flowing. We are honored and humbled to showcase the unique partnership we have been able to bring together across our community and know that the commitment to the concept of creating a plan for Greater St. Cloud is strong.

## MinneKIDS Local Design Table

NAME	ORGANIZATION	ROLE
Don Hickman	Initiative Foundation	Vice President of Community & Workforce Development
Jason Woods	SCSU	Vice President for Strategic Enrollment Management
Karen Backes	SCTCC	Director of Recruitment & Outreach
Sang Maxwell	District 742	Supervisor of Research & Grant Development
Rory Bedinger	Stearns Bank	Vice President, Community Development Officer
Leah Wehrs	Bremer Bank	Consumer Banker
Aaron Green	American Heritage Bank	Senior Financial Advisor
Deb Nebosis	Boys & Girls Club	Vice President of Resource Development
Tailor Doeden	Central Minnesota Community Foundation	Director of Community Engagement
Chris Owen	Deerwood Bank	Retail Manager
Laura Vorachith	Cetera	Human Resources Business Partner
Tyrone Reynolds	YouthSet	Chief Executive Officer
Jama Mohamed	Morgan Family Foundation	Social Equity Program Officer
Amanda Minor	Stearns Bank	Community Development Officer
Clarinda Solberg	United Way of Central Minnesota	Director of Data Integration