

Family Futures Parent Survey Round 2 and MyFutures Program Data Summary

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Executive Summary

This report describes findings from the second year of the Family Futures program evaluation. Given the quasi-experimental design and small population, the objective is not to make causal determinations, but to gather information that can be used to identify focal points for program development and evaluation in subsequent years. To that end, the emphasis here is on findings from the second year of the parent survey, juxtaposed when possible against the findings from the first survey year, and augmented by separately collected qualitative data and extant administrative data.

Our ability to understand the impact of the program is hampered by the very low response rate to the parent survey among 2021-2022 3rd graders, our comparison group, and a low response rate overall. Initial plans to examine survey findings in relation to linked program data were dismissed after we found little variation in the range of program engagement. With these factors in mind (low response rate and little variation in engagement), the reader should guard against over interpreting the meaning behind the findings or apparent relationships and focus more on using the data to better understand the current functioning of the program and ways to improve future evaluation efforts.

Nonetheless, efforts this year did yield interesting and useful information. In addition to the parent survey, qualitative statements from parents are included to illustrate the sentiment behind the quantitative data. Also new this year, program activities have been organized and tallied. This exercise proved invaluable for understanding actual and potential program engagement.

The report concludes with recommendations for future evaluation efforts including:

- 1) Fine-tuning programmatic aspects to enhance engagement and align with program goals
- 2) Ensure capabilities for merging with other data sources such as early learning objectives
- 3) Expansion of the qualitative data through interviews and focus groups.

Highlights

Despite limitations, there are several findings worth highlighting.

- Parent educational expectations, a potent force in children's achievement, is strong with nearly two-thirds of parents expecting their child to attend a community college or 4-year college. • Compared to last year, more parents report regularly saving for future education and career after high school.
- Compared to last year, more parents are on the look-out for ways to plan and save. • After a year in the program, most families are aware of their child's MyFuture account, and • Nearly all families communicate with their child about the account
- Majority of students, individually or with family participation, earned the maximum of \$100 by completing at least 5 activities
 - Keeping with the mission of Family Futures, the majority of accounts are populated with incentives earned universally while in school, requiring no effort on the part of parents

Background

FamilyFutures is a non-profit organization offering Student and Family Financial Capability Services. The program, referred to as "FamilyFutures", is comprised of 1) the individual *MyFuture* student savings account program, and 2) certified financial educators who offer family and community-based services

and education. By combining these approaches, *FamilyFutures* aims to engage students and families to develop habits for life-long success in education, work and personal life, with particular focus on development of a growth mindset (e.g., goal setting and commitment, future orientation and problem solving).

The accounts and financial education are two elements in the schools' broader Profile of a Graduate programming that encompasses other activities to prepare students for college and career.

MyFuture Savings Accounts

The *MyFuture* student savings accounts became available to all Kindergarteners in Rappahannock County Public Schools, starting with the 2019-2020 school year (Table 1). The inaugural cohort of 55 students was enrolled in January 2020, with new cohorts expected annually. Opening of the custodial accounts is universal and automatic for each student. No parent involvement is required for enrollment or future earnings. Each *MyFuture* account is seeded with \$100, and a variety of events and activities are available throughout the school year, providing opportunities to earn up to \$100 annually and up to \$1400 plus interest by the time the student graduates. The activities align with state-mandated college and career preparation from Kindergarten through high school graduation. Moreover, to maximize inclusiveness, many earning activities are designed to be completed autonomously by the student, without necessitating parental assistance, the availability of which can vary widely across families.

Table 1. Program Structure

Components	Program Reach	Age	Delivery System	Program Basics	Unique Features
MyFuture Accounts	Rappahannock County Public Schools	Kindergarten	Universal, Automatic, Custodial Accounts	\$100 seed with opportunities for up to \$100 annually	No parent involvement required
Financial Education	Rappahannock County Public Schools	K-12	Universal in School	Linked to specific state education mandates	Focus on growth mindset and financial skills
Parent/adult Financial Education	Rappahannock County	Parents Caregivers Other adults	Workshops One-on-one coaching	In-person On-line	Open to all adult residents

Account Administration. FamilyFutures sets up the accounts with Oak View National Bank, using student identification numbers provided by the school system. FamilyFutures is the custodian of the account. There is a separate account for each Kindergartner where funds are deposited up to graduation. FamilyFutures makes the additional deposits based on information from the Financial Education Coordinator who tracks achievement of incentive benchmarks. In the CSA field, data from

savings accounts are generally used to assess two distinct and equally important areas: account engagement and savings behaviors. Here, because family or other third-party deposits are not part of

the program design, analysis of savings account deposits is limited to the type of activities completed for each incentive earned, and is referred to as program engagement.

Enrollment. The school superintendent oversees communication about the program to parents, which is carried out by the Financial Education Coordinator. For the inaugural cohort enrolled January 2020, the schools communicated with the parents by backpack flyers and social media, beginning with an overview of the whole *MyFuture* idea in December and then again in January, that the accounts were coming. Parents of subsequent cohorts of students learn about the accounts when registering for Kindergarten or soon thereafter in each school year. Students who come into the system at a later grade are added, with the standard \$100 seed deposit, and begin earning incentives in step with their entering grade.

Account Engagement. Account engagement refers to non-savings/deposit interactions with the account. Currently families are unable to check account balances directly. Quarterly statements, identified by the student ID, are addressed to the student. FamilyFutures passes the statements to the school for distribution by the Financial Education Coordinator as FamilyFutures does not receive accountholder names and addresses. The first quarterly statement contains a congratulatory note, encouragement for parents to do the related activities with the Family Education Coordinator (FEC) at home, and alerting students and parents to look for their next statement. By the end of 2021, the 164 active accounts (out of 178 opened), collectively had accrued \$39,500.

Program Engagement. Savings behaviors refers to activities by the child or family that align with incentive opportunities. These are currently being tracked by the school-based Financial Education Coordinator (FEC) in Excel and are being moved to Outcome Tracker. Variables tracked to date for each student include program ID, bank account, basic demographics, as well as completion of individual incentive benchmarks. As children move up in grades, additional behaviors related to incentives or academic performance come into play. In 2021-22, FamilyFutures, the FEC and schools are designing and testing uploads of selected state Standards of Learning measures for students active in financial education.

It will also be important to track parent behaviors and engagement in the same manner. Cohort 1 activities were modified in real time given the swift and unexpected closing of schools in March 2020 due to the pandemic. After school closure, the FEC provided weekly home-based activities that usually called for parent involvement. In these cases, the parent sent a photo of the activity or perhaps child's drawing about it. For all three current cohorts (K-2) incentive targets combine classroom activities, including some conducted by the FEC, and activities that parents are encouraged to do with the students (e.g., going to the bank, grocery shopping, etc.). Parents can earn incentives for their students by checking their credit or opening or growing a savings account, but students' opportunities to earn the maximum in annual incentives (\$100) does not depend on parent action. Over time, financial concepts will be integrated into regular instruction as appropriate and as the students move up. Planning with teachers for integrated curriculum and lessons is under way as of spring 2022. The superintendent and the FEC are the interface, along with a specific teacher liaison for K-3. The FEC also tracks parent activity such as participation in workshops and financial coaching; these data can be linked to student information.

Financial Education. The Financial Education components are available to all parents currently, as well as school staff and other residents and will be available to all K-12 students over time as a new Kindergarten cohort is enrolled annually (Table 1). Many Rappahannock households cannot cover even small emergencies or common expenses, such as utilities, as evidenced by calls on local emergency funds even prior to the extraordinary COVID circumstances. The FEC organizes and presents workshops for parents, school staff, and other adults on topics such as, emergency savings, budgeting, and use of credit. Two financial educators, the FEC in the schools, and the FamilyFutures executive director also offer one-on-one coaching to adults to identify short- and long-term financial goals, plans to achieve those

goals, how to access useful tools, and encourage incremental progress toward the goals. Financial education (personal finance) is a component of the state graduation requirements, but there is no such resource for parents or other adults in the county. FamilyFutures receives referrals for financial coaching from several nonprofits, and is gradually increasing awareness of services via outreach to churches and civic organizations, as well as through its website and Face Book page with an eye toward engaging all adults in the development of future-oriented beliefs and behaviors.

Parent and Child Primary Data Collection. Little information regarding attitudes and behaviors is available from existing administrative or program data as the children are quite young still. When evaluating CSAs, information about parental educational expectations, child post-secondary expectations, development of a growth mindset, financial planning, parent involvement, financial security, financial capability, and family structure and demographics are often obtained through primary data collection such as surveys and focus groups.

Current Study

Purpose

The overarching purpose of this near-term survey study is to examine the impact of *MyFuture* program on parent/caregiver's future education and career expectations, planning behavior, and interaction with their student. The current report describes the second year of evaluation, specifically findings from the parent survey and a summary of program participation by activity type.

During the first few years, the objective is not to evaluate the effectiveness of the program because children have not had their accounts long enough for there to be detectable impacts. Instead, the goal is to gather quasi-baseline information that can be used to better understand impacts for subsequent years. Importantly, the comparison group for the study are students who were in 2nd grade during the 2020-2021 school year (currently in 3rd) grade. Given this, the prime time for evaluation will be when the treatment group is also in 2nd grade (in the 2022-2023 school year). There is a large developmental gulf between Kindergarten students and 2nd grade students. So, it is in the third year of this evaluation, when the current Kindergarten students are also in 2nd grade, that the comparison will be the strongest for detecting effects. At that point, evaluators will be able to compare the treatment group who will then be in 2nd grade, to the comparison group of former 2nd graders.

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Methods

Study Design

We conducted a quasi-experimental study comparing responses by parents of the inaugural and second cohort of *MyFuture* kindergarteners (treatment) to same to current third grade parents (comparison). At the time of baseline assessment, neither group was enrolled in the *MyFuture* program. This year, for the second round of surveys, we add in the new kindergarten treatment cohort and follow-up with this year's 1st and 3rd graders.

Program outcomes will be understood through comparisons between the first and second cohort of *FamilyFutures* Kindergarteners and current 3rd graders (none of whom were eligible for the program). Students enrolled during January 2020 will not be included as the first year may be thought of as a pilot year during which the program has had time to settle and work out procedures. All cohorts, of course, are affected to some degree by Covid changes to scheduling and instruction.

Table 2. Survey Groups

	Round 1 2020-2021	Round 2 2021-2022
Kindergarten	Treatment	Treatment
First Grade		Treatment
Third Grade	Comparison	Comparison

Survey Instruments

The parent surveys were designed in Google Forms and covered a range of topics, including:

- parent engagement in current academic activities, academic support, and discussion of post secondary goals for their students;
- educational expectations, planning/saving for post-secondary education or careers; • perception of financial security;
- select demographics including race/ethnicity, education, employment, and household finances. • an additional question about wage loss due to COVID was added for the round 2

A copy of each survey is located in the Appendices A and B.

Qualitative Data

Qualitative data is derived from spontaneous parent comments to school and program staff, as well as from comments made in the community, outside of schools (Appendix C).

Program Data

Administrative data is maintained by the Financial Education Coordinator who records all available and completed activities for accountholders. These data can be merged with the survey data to understand how attitudes and beliefs relate to actual program engagement. Due to a severely restricted range of participation (meaning most participated to the same degree), and low sample size, no additional analyses were conducted on the merged data sets. However, the data system has been configured to support these analyses when a sufficient number of responses is available.

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Procedure and Analysis

Surveys were distributed to parents via email on September 30, 2021 and re-sent with reminder emails and a flier notification before closing the survey responses on October 23rd. As with Round One, parents of treatment students were offered a \$20 deposit into their child's MyFuture account as a thank you for participation. Unlike the prior year where they were offered a book to read with their child, parents of comparison students in third grade were entered into a drawing for a \$50 deposit into a new or existing VA529 college savings account. If the winner does not have a 529 account, FamilyFutures will help set one up.

Last year we were able to look at findings by participation in Free and Reduced Lunch (FRL). However, starting with 2021-22 USDA no longer required school documentation for FRL and made it available for all students. Thus, we only have the self-report income to go by; and this year, due to small sample sizes, analyses were not split out by income levels. Sample sizes were too small to allow for subsample analyses. In some cases, the sample size was too small to allow for reporting by grade. Due to low

response, no analyses were run for the 3rd graders. Comparison to findings from last year are also difficult due to low sample size, necessitating grouping of responses into different categories from last year. In a few cases, the following discussion does set information side by side with last year's results, but these should not be viewed as definitive.

Kindergarten Survey. Notably, the population of kindergarteners saw a 25% decrease; due to a variety of COVID-related issues, the roster decreased from 60 students in fall 2020 to 47 in fall 2021. Survey invitations were sent by email to these 47 parents. At the time of the survey close date, after removal of two duplicates, there were 14 completed surveys for a response rate of 30% (less than last year's response rate of 48%).

First Grade. Surveys were sent to parents of all first graders (N = 58). After removal of two duplicates, the final analytic size was 17 for a response rate of 29%. Unfortunately, only ten of these respondents had also responded during Round 1 when their child was in Kindergarten, removing any ability for individual-level follow-up analyses.

Third Grade. Only 7 of 48 parents responded to the third grade survey for a response rate of 16%.

These response rates are considerably lower than last year. There may be many factors - COVID survey fatigue and stress in general, for example. The negligible response from parents of 3rd graders could also be due to the change in incentive. Last year it was a book. This year parents were offered a chance to be enrolled in a drawing for \$50 into a new or existing VA529 college savings plan. This would require an added step of opening up a 529 for many families and serves as more of a deterrent than an incentive. It is also possible that, because the surveys look the same each year, some parents thought they did not need to complete another survey. Economic stress from Covid may also have increased reluctance to respond to the survey as evidenced anecdotally from comments to school staff.

It is important to remember this is a convenience sample (rather than a random sample), which limits the generalizability to the overall population. These numbers should be used for descriptive purposes only. Surveys from Round 1 and from this year's kindergarteners serve a starting point to which we can observe trends over time.

Results

Demographics

Respondents varied somewhat across demographic characteristics (Table 3). The majority of respondents were the child's biological mother. Parents of first grade students were more likely to report being married. Nearly all respondents were White and all were non-Hispanic. Parents of Kindergarten students were more likely to report full-time employment. Parents of 1st graders were more likely to have completed a bachelor's degree or higher, while parents of kindergarteners were more likely to report completing at least some education beyond high school.

Table 3. Demographic characteristics of survey samples by year and grade.

	2020-2021		2021-2022	
	Kindergarten	2 nd Grade	Kindergarten	1 st Grade
Biological mother	93%	76%	71%	94%
Married	73%	71%	64%	94%

White	97%	100%	93%	100%
Non-Hispanic	100%	95%	100%	100%
Full-Time Employed	43%	76%	71%	53%
Bachelor's degree	43%	33%	29%	47%
Some education beyond high school	47%	43%	64%	47%

Note: In 2020-2021 Kindergarten and 1st Grade are treatment groups; 2nd Grade is a comparison group, meaning not enrolled in MyFuture. Also, these values are not necessarily representative of the entire population of parents, rather they represent the characteristics of the individuals who chose to respond to the survey.

Household Finances and Financial Stability

Household income was evenly and similarly distributed across categories and groups (Table 4). These values are similar to the 2020 comparison group. Note that the median income for the county in the 2020 Census is more than \$74,000. A large number of those above the median are retired, have significant personal wealth, and no children or grandchildren in K-12 schools, though many are also very supportive of improving educational quality and outcomes.

Table 4. Which of the following ranges best represents your total income from all sources before taxes and other deductions in calendar year 2020? Please include all income such as income from work, investments and alimony.

	Kindergarten n = 14		First Grade n = 17	
	n	%	n	%
Up to \$75,000	7	50%	8	47%
Greater than \$75,000	7	50%	9	53%

Note: Unlike last year, no respondents declined to answer this item.

Table 5. Which of the following ranges best estimates your total household net worth in calendar year 2020? (Net worth is the amount by which your assets, including the value of your home, checking accounts, savings accounts, vehicles, etc., are larger than your debts).

	Kindergarten n = 14		First Grade n = 16	
	n	%	n	%
\$55,000 or less	7	50%	5	31%

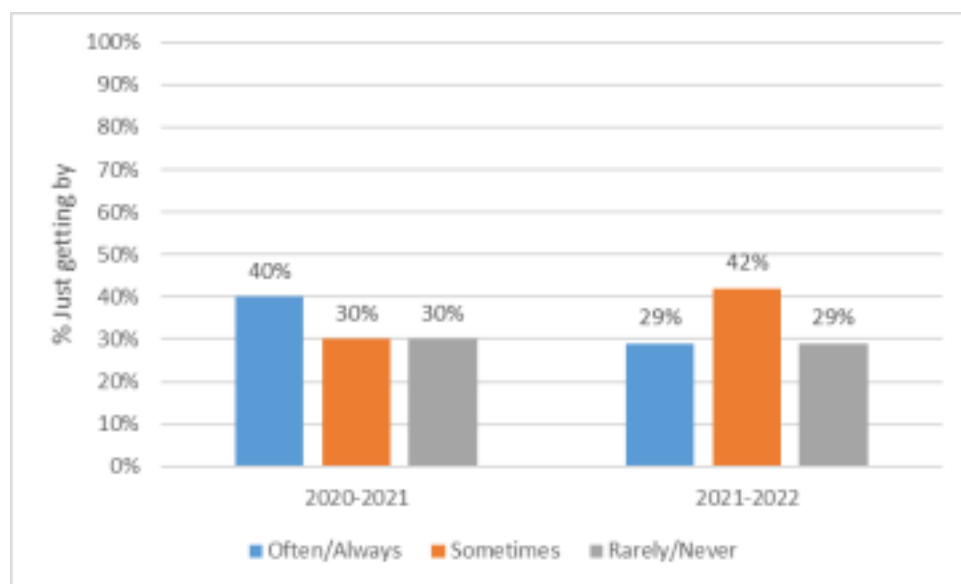
More than \$55,000	7	50%	11	69%
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Note: 1 person declined to answer

The COVID pandemic created new, and exacerbated existing, financial instability. More than one-half of parents of Kindergarteners and 29% of 1st grade parents stated they received less income in 2020 directly because of COVID-19 due to illness or reduced hours. This was the only new question added to the surveys.

Nevertheless, this year's responses to a question about their feelings of financial stress are similar to last year's (Figure 1 and Table 6): 29% reported often or always feeling like they were just getting by financially, 42% reported sometimes, and 29% reported rarely or never feeling this way (data not broken down by grade due to cell size for meaningful grouping of response options).

Figure 1. *How often do you feel you are just getting by financially?*



The Survey of Household Economics and Decision Making has been conducted annually by the Federal Reserve Board since 2013 to shed light on the economic well-being of Americans. A common indicator derived from this study is about covering an unexpected expense of \$400. In 2020, 64% of adults said they could cover a \$400 emergency with cash, savings, or a credit card (and not carry a balance). While this is up from 50% in 2013, this finding reveals that nearly 40% of respondents would have to borrow,

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sell, neglect another bill, or simply be unable to come up with \$400.¹ Importantly, residents of non metro areas, are less confident with only 59% compared to 65% of metro feeling confident they could cover the expense.

Similar to national non-metro numbers, among Rappahannock public school parents in 2021, about 55% felt very confident or confident that they could come up with \$400 to pay an unexpected expense in the next month. This is down only slightly compared to last year's 60% feeling very confident or confident.

Table 6. *How confident are you that you could come up with \$400 from your own resources if an*

unexpected need arose within the next month, such as a car repair or medical bill?

	Kindergarten n = 14		First Grade n = 17	
	n	%	n	%
Very confident or confident	8	57%	9	53%
Moderately Confident, Slightly or Not Confident	6	43%	8	47%

Future Expectations and Academic Involvement

Underlying the student activities and savings and opportunities for parents to build financial skills is the long-term goal of increasing both student and parent expectations and planning for their futures. The survey and many of the specific incentive activities for students are intended to promote progress toward that goal.

All parents of 1st graders and 71% of Kindergarten parents reported talking with their children about careers or jobs in the past year. Nearly two-thirds of parents expect their child to attend a community college or 4-year college (Table 7). Still, almost one-fifth believe their child will not take up postsecondary education or training at all after high school (data not split by grade due to low sample size). Stated postgraduation plans for 2021 graduates mirror this figure.

Table 7. *As things stand now (e.g., barriers or lack of barriers that exist in their lives today), how far in school do you expect your child will go?*

	Kindergarten n = 14		First Grade n = 17	
	n	%	n	%
4-year college or Community College	7	50%	13	76%
Graduate school	--	--	--	--
Vocational, trade, business school	--	--	--	--
Graduate from high school	--	--	--	--

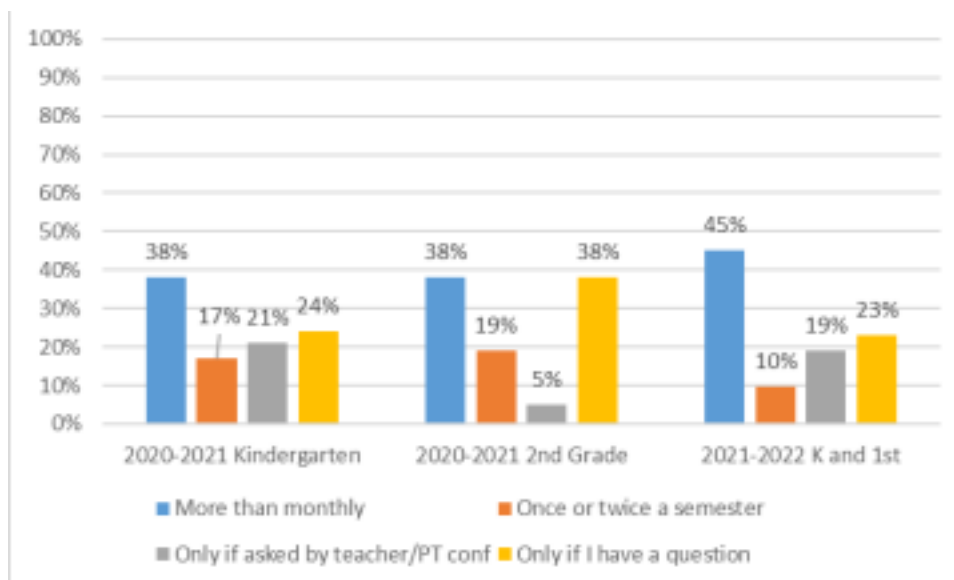
Note: blank cells indicate cell size too small even for collapsed categories by grade. Overall, 13% expected child to attend graduate school, and 19% expected child to only graduate from high school.

¹ Source: <https://www.federalreserve.gov/consumerscommunities/sheddataviz/unexpectedexpenses-table.html> (accessed 2/22/2022)

Overall, 23% talked to teachers only if they had a question and 19% only if asked by the teacher or at scheduled parent/teacher conferences (Figure 2). These figures confirm the ongoing challenge of engaging parents in any school-based programming or services. They may also be an effect of inconsistent access to teachers coping with bouts of remote instruction and of reduction in more

informal ways to interact as extracurricular activities were, of necessity, curtailed for much of spring 2021 and fall 2022.

Figure 2. How often do you talk to your child's teacher about their schoolwork or behavior [grades, homework, course subjects, or behavior]?



Three questions about perceptions of academic performance were asked only of 1st and 3rd grade parents: 3rd grade is not reported due to very low response rate. As shown in Table 8, across the board, less than half 1st grade parents felt their child was doing average or above average in math and reading. In contrast, 50% thought that *overall* their student's performance was average or above average. It is possible that responses reflect uncertainty on the part of parents whose children have experienced a periods of school closure and quarantines of varying lengths in response to Covid outbreaks. This year, 1st graders represented a treatment group. Last year, these items were only asked of 2nd graders, the comparison group.

Table 8. Last school year, how would you describe this child's overall school performance, math performance, and reading performance?

	Overall N = 16		Math N = 17		Reading N = 17	
Excellent/Above Average	8	50%	7	41%	7	41%
Average	5	31%	7	41%	5	29%
Very Poor/Below	3	19%	3	18%	5	29%

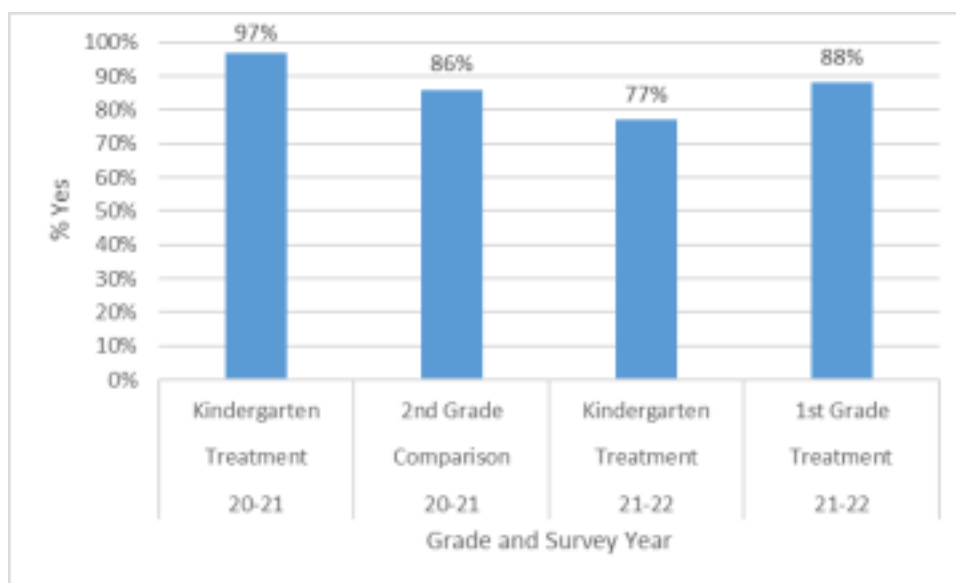
Average						
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Saving for the Future

Several items asked parents about current savings behaviors related to future education and postsecondary planning for their child. As displayed in Figures 3, 4, and 5, parents of 1st graders were somewhat more likely to report thinking about, planning, and saving for future education/career plans. This could be due to tenure in the MyFuture program. Various MyFuture activities ask the children to represent their futures in a variety of media.

In Figures 3-5, data from the first survey are presented next to data from the current survey. In 2020-2021, Kindergarten students were in the treatment group, while 2nd grade students were in the comparison group (not eligible for a MyFutures account). In year 1, nearly all treatment respondents (97%), and most comparison respondents (86%) reported having thought about saving for their child's future education or career plans after high school (Figure 3). These high rates remain in year 2 of surveying, with just over three-quarters (77%) of Kindergarten parents and 88% of 1st grade parents reporting thinking about saving. No comparison group was available for year 2.

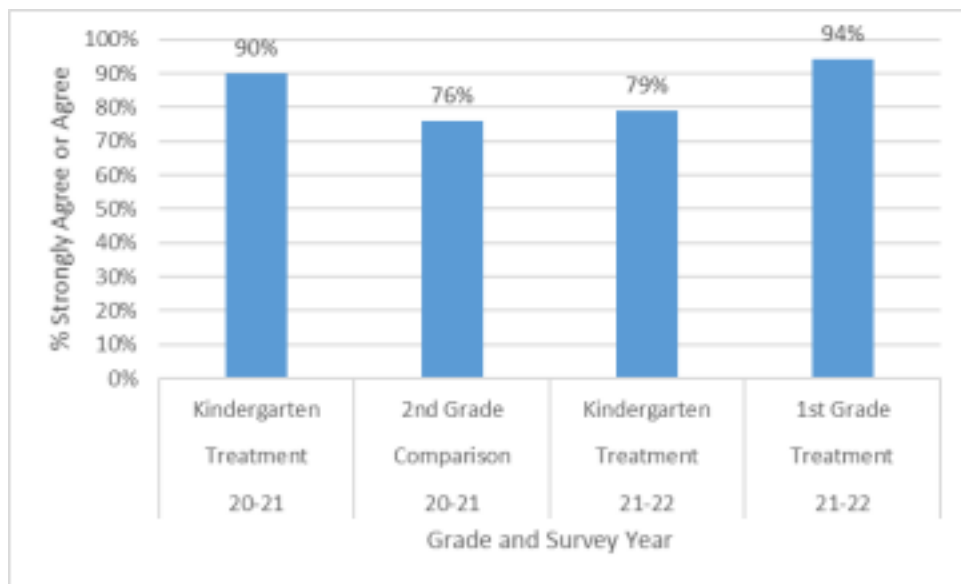
Figure 3. Have you thought about saving for your child's future education, career, or other plans after high school (this includes any education or career training)? % Yes



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Similar to the pattern above, 90 percent of the Kindergarten parents last year responded positively when asked if they are looking to prepare for their child's future. They are now in first grade and, as a group, still on the look-out (94%). In contrast, only 76% of parents of the new Kindergartners in 2021-2022 reported being on the look-out for planning tools; this is on par with the treatment group from year 1.

Figure 4. Our family is on the look-out for what we need to learn and do to prepare for this child's future education or training. % Strongly Agree or Agree



In Figure 5, the three treatment groups all have notably greater proportions of parents reporting they are currently savings for their child’s future education/career. However, as with Figure 3, findings from this year’s kindergarteners are more in line with last year’s 2nd grade comparison group than last year’s kindergarteners.

Figure 5. *Is your family currently saving for this child’s future education, career, or other plans after high school (this includes any education or career training)? By “your family” we mean you, your spouse or partner, or extended family such as grandparents, guardians, godparents, or aunts and uncles.*

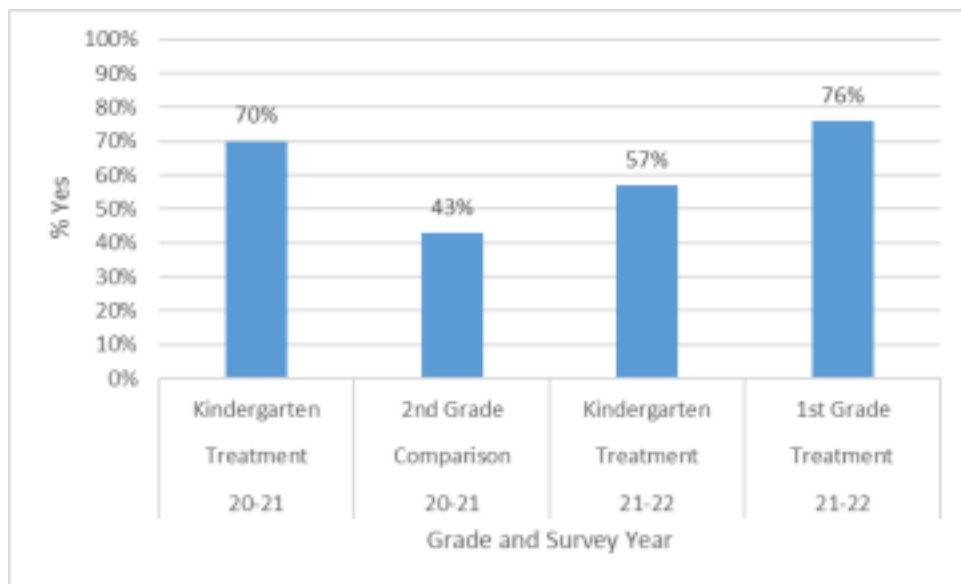
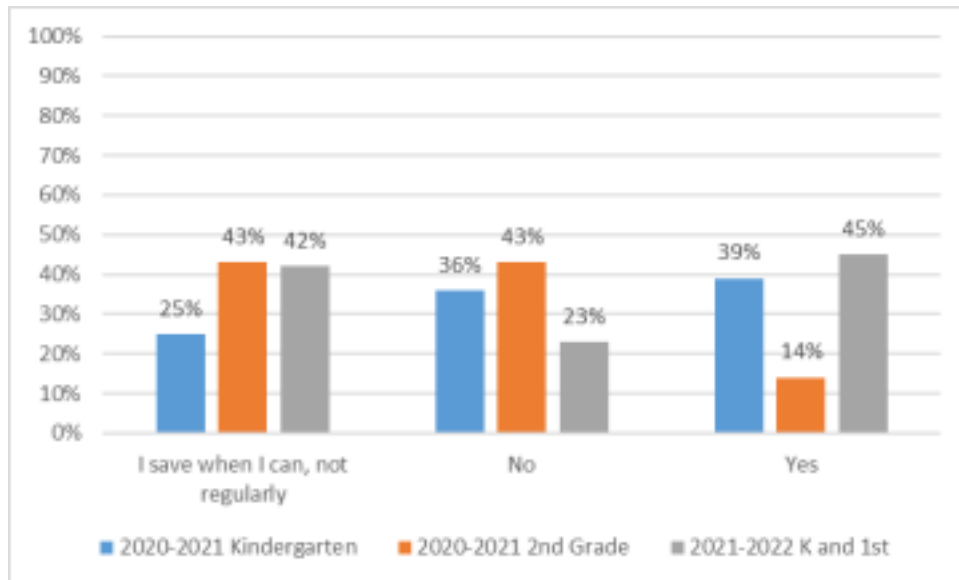


Table 9. About how much would you like to have saved by the time your child graduates from high school?

	Kindergarten and First Grade n = 30	
	n	%
Less than \$11,000	14	47%
\$11,000 to \$29,999	8	27%
More than \$30,000	8	27%

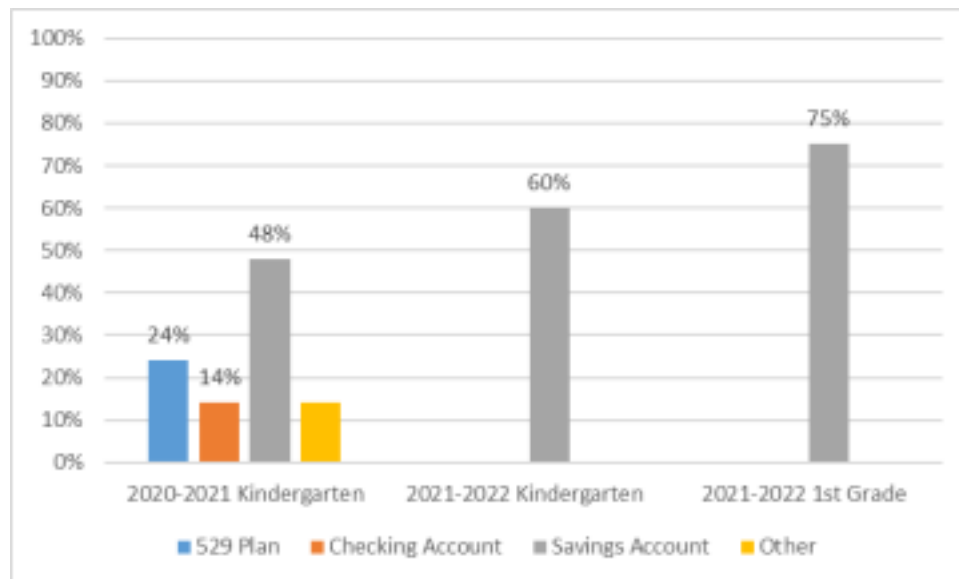
N = 30 due to 1 missing response

Keeping in mind that both this year's Kindergarten and 1st graders are in the treatment group, overall, this year, 42% said they save when they can, compared to 25% of the treatment Kindergarten last year and 62% of the comparison 2nd graders (Figure 6). A similar number (45%) reported affirmatively that they do save regularly compared to 39% last year. Only 23% reported they were not automatically saving compared to 36% of treatment kids last year.



Families in the treatment group only were asked about current savings methods. As shown in Figure 7, savings accounts are the most common mechanism for saving for future education and career. It is possible that some parents include their children’s MyFuture accounts as part of their own savings plan.

Figure 7. Please tell us if your family is using any of these to save for this child’s future education, career, or other plans after high school. Respondents could check more than one answer and very few reported only using one method for savings. Five did not report using any of the listed options and another 5 chose “Other”.



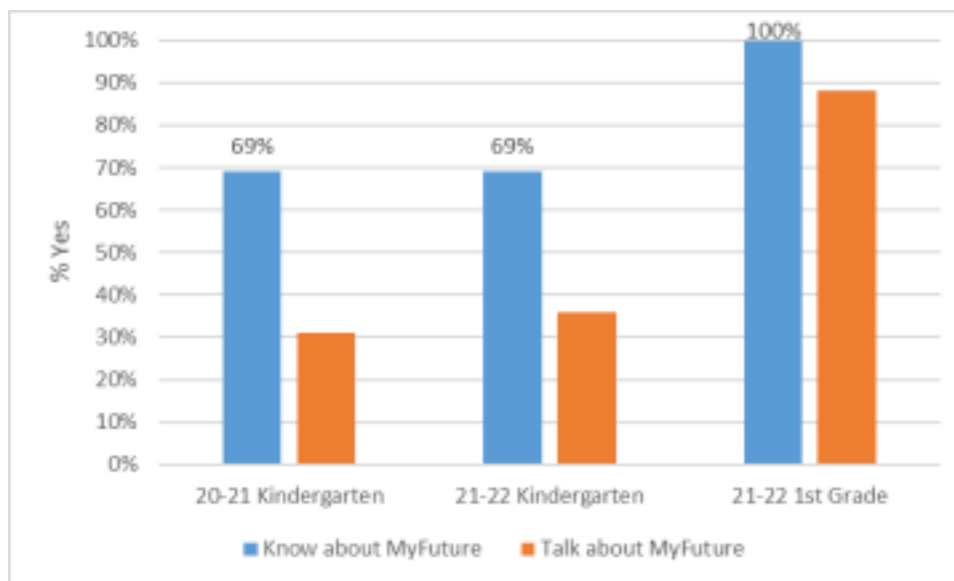
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MyFuture Knowledge and Engagement

Figure 8 displays the proportion of Kindergarten parents who 1) “Before this survey, did you know that your Kindergartener has a MyFuture account?” and 2) “Have you or another adult in your household talked with this child specifically about his/her MyFuture account?”

Although the number of responses this year is low, the trajectory is positive, with Grade 1 parents having increased their awareness of MyFuture accounts and having more discussions with their children about their futures. Other sources, discussed below, confirm this growth of future orientation among parents.

Figure 8. Displays findings from two items: 1) *Before this survey, did you know that your student has a MyFuture account?* and 2) *Have you or another adult in your household talked with this child specifically about his/her MyFuture account?*



Qualitative Data

Information about the impact of the MyFuture programming, financial education and accounts, also comes from other sources. Parents' comments to the financial education coordinator, program assistant and staff are positive (Appendix C). Among comments received are two from parents who also responded to the survey.

A Grade 1 parent says: "[Name] likes seeing how much money she has in her account each time she receives a statement. This has even inspired her to save her tooth fairy money instead of spending it."

Another Grade 1 parent reports: "I think [Name] really understands the savings account and what to do with saving and spending her money. She loves rolling coins, and we are saving

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her 'large bills' for her. She did a lemonade stand in the summer and made big money...she is really learning what she is capable of."

The development of a sense of personal agency is one of the primary personal skills FamilyFutures aims to develop, using the accounts and incentive activities as a tool. ² Other parents and community members also report overhearing students instructing siblings on saving their money or older siblings not in the program wanting to participate in activities at home.

Summary of Incentive Activities

This section provides abbreviated information on activities through which the students can earn additional incentives.

A variety of program activities are available to earn up to \$100 per year in additional account deposits. Each activity is worth \$20 and, while there is no limit to the number a parent or child can complete, \$100 is the maximum earning potential for each school year.

During the 2020-2021 school year, there were 11 possible opportunities available. To facilitate a summary, the activities are organized by the primary subject or responsible person: parent, child (largely

in-school), or both (Table 10). Out of 122 accounts active in June 2021, 73% of students completed 5 or more activities to earn the maximum \$100. Except for Mastery of Sight Words, participation by grade is generally evenly distributed. With school suspension and some parents preferring remote learning, it is likely the completion figure underestimates activities. A child received credit if a parent supplied a photograph or other documentation, but some parents may not have done so even if the child did the task.

Table 10. Summary of 2020-2021 Program Activities and Student Completion³ N = 122⁴

	Type	Completed		
		All	K	1st
Time Capsule	Child	92 (75%)	51 (55%)	41 (45%)
In-Class Reading: Money as You Grow	Child	103 (84%)	56 (54%)	47 (46%)
Paper Airplane Decoder	Child	103 (84%)	56 (54%)	47 (46%)
In-School Star Behavior	Child	86 (70%)	40 (47%)	46 (53%)
Mastery of Sight Words	Child	45 (37%)	9 (20%)	36 (80%)
Family Futures Survey	Parent	29 (24%)	26 (90%)	3 (10%)
Liked MyFutures FaceBook and signed FF Waiver	Parent	28 (23%)	11 (39%)	17 (61%)
Parent checked credit score	Parent	4 (3%)	2 (50%)	2 (50%)
Parent opened bank account	Parent	3 (2%)	1 (33%)	2 (67%)
Read Book with Parent	Both	41 (34%)	22 (54%)	19 (46%)
Budget Binder (1 st grade only)	Both	103 (84%)	56 (54%)	47 (46%)

² Both parents quoted responded to the survey and are identified by their child's student ID number, not by name. Find other comments from parents in Appendix C.

³ During this school year, students were enrolled in four different configurations: In school Monday and Tuesday or Thursday and Friday; in school, Monday, Tuesday, Thursday, Friday; fully remote.

⁴ Correlation of activities to learning objectives is explained below and displayed in Appendix E.

Table 10 reveals that the majority of accounts are populated with incentives earned universally while in school and, as part of the Family Futures mission, do not take a separate effort on the part of the parent. Still, parent-oriented activities can be successful as evidenced by the participation in the FamilyFutures Survey and the activity to "like" the MyFutures Face Book page. The very low levels of participation in the two parent activities of opening a bank account and checking credit score are more likely a result of something unappealing or difficult about the activity, rather than a lack of desire to help support the account. FamilyFutures intentionally designed the incentive options so that any student, regardless of parent behaviors, could earn the maximum. As is the case with similar programs around the country, parent engagement is a significant challenge, one for which FamilyFutures is trying a range of strategies.

The program staff in the school frequently and consistently urge parents to be aware of the children's

goals and activities in school and encourage parents to work with their students at home. Parents are not told directly when a child maximizes their potential for additional incentive deposits. As the majority of activities take place in school, the presumption is that all students have a learning benefit in exceeding the maximum earnings. It is important, however, that the messaging is clear and that parents understand all the opportunities for their child to earn up to \$100 and, more important, to develop their own personal skills. A reminder of parent options is included in the cover letter that goes home with each student's quarterly bank statement (Appendix D). The number and scope of opportunities can also be presented at the beginning of each semester. In terms of resource allocation, if, for example, a priority is to get parents to participate in a workshop, then this should occur early in the semester before parents become aware the accounts are already fully funded for the year. Other measures to engage parents include development of grade-specific prospectuses, in English and Spanish, of the goals, activities, and schedules for MyFuture financial education and accounts.

Alignment of Incentive Activities and State Standards of Learning (SOL) In the 2021-22 school year, program staff and FamilyFutures have been working with the school administration to map the alignment between incentive activities and learning objectives by state measures. Activities already in place for Kindergarten through Grade 2 promote many stated learning objectives. In fact, there are so many that an important next step is to select a small number of measures for each domain (math, civics, history, social studies) to link intentionally and to follow in coming years (Appendix E).

At present, performance for the lower grades (K-2) are calculated manually. The school is developing a pilot to incorporate students' performance into the existing Power School database. In parallel, FamilyFutures has been working to configure its database to receive this information when it becomes available. Sample domains, skills and other factors have been tested in a template (Appendix F). The goal is for the template to also be able to receive student performance information for Kindergarten through Grade 2 and, especially for Grades 3 and up. Over time, it will be seen whether student progress is, in part, attributable to participation in MyFuture programming. This is particularly important in relation to the development of personal skills that underlie success in school, work and life. Some of these essential skills, such as decision making, distinguishing wants and need, and saving for the future, are stated SOL objectives.

19

Conclusion and Recommendations

Despite setbacks to the original evaluation plan in terms of survey response rate, the available survey data, in combination with supporting parent comments, indicate Family Futures is moving in the right direction. Parent educational expectations and planning behaviors are powerful forces for children's future achievement and we see indicators that parents of young children in Rappahannock County have a foundation of hope for the future; one upon which the MyFuture accounts can build.

Survey findings suggest that many parents expect their children to continue in post-secondary education and are taking steps to save *now*. Indeed, compared to last year, more parents are on the look-out for ways to plan and save and nearly all are talking with their children about the savings account that exists *just for them*. This early communication, signally hope for the future, is a building block of building a college-going identity in young children.⁵

Programmatically, the incentive structure of MyFuture accounts has been faithful to the mission of Family Futures with most students maximizing incentives through activities that do not require parent

input. The work this year of organizing and tallying incentive records by type (child, parent, both) helped us understand not just the mechanics of scaling up data collection as the program expands, but offers an opportunity to reassess how the incentive activities map onto State Standards of Learning.

Looking forward, continuing the survey component of the evaluation (with modifications) is worthwhile. Specifically, future research considerations should include:

- Efforts to improve survey response rates
 - Give advance notice to parents of the coming survey as part of the grade specific prospectuses and as a separate notice.
 - Provide equal incentives for each group in the \$15-\$20 range or greater.
 - Do not tie the survey incentive to the savings account or opening a savings account or 529.
 - Offer a combination of online and hard-copy options for completion to account for connectivity issues. Hard copy surveys are often more appealing for lower education backgrounds.
 - Increase survey completion window and use multiple reminder methods (email, social media, robocalls from the school).
 - Reduce the number of questions.
 - Pay particular attention to maintaining response rates for follow-up of the comparison group to avoid attrition; unlike the treatment group, there are no other comparison families that can be added.
 - Consider surveying new cohorts each year but only follow-ups every other year.

⁵ Elliott, W., Zheng, H., Sabol, T., O'Brien, M. (2021). A step toward measuring children's college-bound identity in children's savings account program: The case of Promise Scholars. *Children and Youth Services Review*, 121. <https://doi.org/10.1016/j.childyouth.2020.105791>.

Additional evaluation efforts may include:

- Once there is a high enough response rate and large enough sample size, merge survey findings with individual-level program data to understand the relationship between attitudes and perceptions and actual engagement in program activities, especially incentive activities.
- Expand the survey to include program satisfaction items to understand how specific program components are received and ideas for improvement
- Expand use of qualitative data (focus groups, interviews) on topics such as:
 - Parent comments on student activities in school
 - Parent comments on student behaviors at home (e.g., with siblings, with other family members)
 - Teacher reflections on effects on student learning by classroom
 - Parent behaviors related to program goals: e.g., checking credit reports, opening savings accounts, topical reading with students
- FamilyFutures, on-site program staff, teachers and others will need to be included in selection of assessment vehicles. Time for implementation, including solicitation (in person, focus groups, survey), recording responses, and analysis will need to be built into work plans for the end of this school year if possible and, certainly, for the 2022-2023 school year.
 - As a first step, a consultation has already taken place with teachers Kindergarten through Grade 3 to solicit their recommendations on activities, scheduling, and results.

Appendices

Appendix A: Kindergarten and First Grade Survey (treatment group)

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

Kindergarten 2021 MyFuture Parent Survey

You are receiving this brief survey because you are a parent or caregiver of a Kindergarten currently enrolled in Rappahannock County Public Schools. FamilyFutures, a local nonprofit, has

opened a MyFuture savings account for each Kindergartner with a seed deposit of \$100. Each Kindergartner can earn additional deposits, up to \$100 each year until graduation, by participating in age-appropriate activities in school or at home that develop financial knowledge and personal skills that lead to lifelong success. The MyFuture savings accounts are one part of the schools' plan for students to be ready for education, training, or career goals by the time they graduate. In the coming weeks, you will be learning more details about other MyFuture programming.

FamilyFutures is working with the schools to learn how to help families and students prepare for their success in education, work and life. Your answers will help us understand how savings accounts and financial education contribute to the well-being of children and their families.

This brief survey can be completed in less about 5 minutes. Your answers are CONFIDENTIAL, and participation is entirely voluntary. You can choose to stop the survey at any time or skip any items you do not want to answer.

FamilyFutures does NOT have your student's name or address. Your responses will be linked only to your student's school identification number.

Answers to these survey items may be linked with other information, including MyFuture savings account balances and participation in other MyFuture activities sponsored by the schools or FamilyFutures. Your name or your child's name will never be associated with your answers in any way. Findings will only be reported as a group summary.

Your response to this survey will earn your Kindergartner an additional deposit of \$20 for their new MyFuture account.

If you have any questions, please contact Anne Yeoman at director@familyfuturesva.org *

Required

I have read the information on this page and agree to participate in this study. *1.

Mark only one oval.

Yes, I agree to participate.

No, I do not agree to participate.

https://docs.google.com/forms/d/1RzQlzzIRlulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPe/edit 1/12
3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

2.

Please provide your student's 4- or 5-digit school Identification Number. If you don't know the number, check your student's registration or you can ask the school.

3.

If you don't know your child's student identification number, you may put your child's name instead.

Education and Future Planning

These questions ask about your child's current education and future plans. Remember, there are no right or wrong answers.

4.

As things stand now (e.g., barriers or lack of barriers that exist in their lives today), how far in school do you expect your child will go? Select one option.

Mark only one oval.

Won't finish high school

Will graduate from high school

Will go to vocational, trade, or business school

Will go to community college

Will go to a 4-year college

Will go to graduate school

5.

In the last year, did you ever talk with your child about careers or jobs that he or she might be interested in? Select one option.

Mark only one oval.

Yes

No

6.

If you asked your child today what they wanted to be when they grow up, what would they say?

7.

How often do you talk to your child's teacher about their schoolwork or behavior?
Select one option.

Mark only one oval.

More than monthly

Once or twice a semester

Only if I have a question

Only if asked by the teacher or at scheduled parent/teacher conferences

Never

8.

Have you thought about saving for your child's future education, career, or other plans after high school (this includes any education or career training)? Select one option.

Mark only one oval.

Yes

No

9.

How strongly do you agree or disagree with this statement: Our family is on the look-out for what we need to learn and do to prepare for this child's future education or training.

Mark only one oval.

Strongly agree

Agree

Undecided

Disagree

Strongly disagree

10.

Is your family currently saving for this child's future education, career, or other plans after high school (this includes for any education or career training)? By "your family" we mean you, your spouse or partner, or extended family such as grandparents, guardians, godparents, or aunts and uncles.

Mark only one oval.

Yes

No

11.

About how much would like to have saved by the time your child graduates from high school?

Mark only one oval.

\$0 - \$499

\$500 - \$999

\$1,000 - \$3,999

\$4,000 - \$7,999

\$8,000 - \$10,999

\$11,000 - \$29,999

More than \$30,000

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3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

12.

Does your family regularly transfer funds from another account or direct deposit money into an account to save for this child's future education, career, or other plans after high school?

Mark only one oval.

Yes

No

I save money when I can, but not on a regular basis.

13.

Please tell us if your family is using any of these to save for this child's future education, career, or other plans after high school.

Check all that apply.

Virginia's 529 Plan "Virginia529"

529 college savings plan not based in Virginia

Checking account at a bank or credit union

Savings account at a bank or credit union

Mutual Fund
Stocks or bonds
Certificates of deposits (CDs)
Roth IRAs
Other

Current Financial Situation

Many families experience financial instability at one time or another. The next questions are about your situation.

https://docs.google.com/forms/d/1RzQlzzlRIulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 5/12

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

14.

How confident are you that you could come up with \$400 from your own resources if an unexpected need arose within the next month, such as a car repair or medical bill? Select one option.

Mark only one oval.

Very confident
Confident
Moderately confident
Slightly confident
Not confident

15.

How often do you feel that you are just getting by financially? Select one option. *Mark only one oval.*

Always

Often

Sometimes

Rarely

Never

https://docs.google.com/forms/d/1RzQlzzIRlulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 6/12

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

16.

Which of the following ranges best represents your total household income from all sources before taxes and other deductions in calendar year 2020? Please include all income such as income from work, investments and alimony.

Mark only one oval.

\$15,000 or less

\$15,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$75,000

\$75,001 - \$95,000

\$95,001 - \$115,000

More than \$115,000

17.

During calendar year 2020, did you receive less income directly because of COVID-19 (illness, reduced hours, policies, etc)?

Mark only one oval.

Yes

No

https://docs.google.com/forms/d/1RzQlzzlRIulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 7/12

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

18.

Which of the following ranges best estimates your total household net worth in calendar year 2020? (Net worth is the amount by which your assets, including the value of your home, checking accounts, savings accounts, vehicles, etc., are larger than your debts.)

Mark only one oval.

Less than \$0 (debts are larger than assets)

\$0

\$1 - \$10,000

\$10,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$150,000

\$150,001 or more

Family Characteristics

19. What is your relationship to this child? Select one option. *Mark only one oval.*
- | |
|-------------------|
| Adoptive mother |
| Adoptive father |
| Stepmother |
| Stepfather |
| Female guardian |
| Male guardian |
| Biological mother |
| Other: |
| Biological father |

https://docs.google.com/forms/d/1RzQlzzlRIulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 8/12
3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

20. What is your current marital status? Select one option.

Mark only one oval.

- Married
- Living together as married
- Divorced
- Separated
- Never married
- Widowed

21. Are you Hispanic or Latino/Latina? Select one option.

Mark only one oval.

Yes

No

22.

Which of the following choices best describes your race? Select one option.*Mark only one oval.*

White

Black or African American

Asian

Native Hawaiian or other Pacific Islander

American Indian or Alaskan Native

Mixed or more than one

Other

https://docs.google.com/forms/d/1RzQlzzIRlulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 9/12

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

23.

What is the highest level of education you have completed? Select one option.

Mark only one oval.

Some high school

High school diploma, GED, or alternative high school credential

Certificate or diploma for a school that provides occupational training

Some college

Associate's degree

Bachelor's degree

Some graduate school

Master's degree

Ph.D., M.D., law degree, or other high-level professional degree

24.

Which of the following best describes your current employment status? Select one option.

Mark only one oval.

Full-time employed

Part-time employed

Unemployed and currently looking for work

Unemployed and currently not looking for work

Unable to work (disabled)

Homemaker

Student

Retired

Other

MyFuture Accounts

The next questions ask about conversations you may have had with your child about his/her MyFuture Account. People differ in how much they talk to kids about money, and there are no right or wrong answers. When you respond, please do not consider any other accounts that you or other family members or friends may have opened for this child.

https://docs.google.com/forms/d/1RzQlzzIRIulfechrqoxDZyVLFaMCMSyaO_tkvUDWOPE/edit 10/12

3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

25.

Before this survey, did you know that your Kindergartener has a MyFuture account?

Mark only one oval.

Yes

No

I don't know/Not sure

26.

Have you or another adult in your household talked with this child specifically about his/her MyFuture Account?

Mark only one oval.

Yes

No

I don't know/Not sure

27.

Is there anything else you would like us to know?

Thank you for your time!

You have completed the survey! FamilyFutures will deposit \$20 into your child's MyFuture account. You can expect to see this deposit on your child's end of year statement. Thank you for taking the time to complete this survey! For questions, contact Anne Yeoman at director@familyfuturesva.org.

If you would like information on developing your own financial knowledge and skills or free personal and confidential financial coaching, contact FamilyFutures:
director@familyfuturesva.org.

https://docs.google.com/forms/d/1RzQlzzIRlulfechrqoxDZyVLFaMCMsyaO_tkvUDWope/edit 11/12
3/7/22, 10:30 AM Kindergarten 2021 MyFuture Parent Survey

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Forms

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3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

First Grade 2021 MyFuture Parent Survey

You are receiving this brief survey because you are a parent or caregiver of a First Grade student currently enrolled in Rappahannock County Public Schools. Starting in 2019, FamilyFutures, a local nonprofit, opened a MyFuture savings account for each Kindergartner with a seed deposit of \$100. Each student can earn additional deposits, up to \$100 each year until graduation by participating in age-appropriate activities in school or at home that develop financial knowledge and personal skills that lead to lifelong success. The MyFuture savings accounts are one part of the schools' plan for students to be ready for education, training, or career goals by the time they graduate. In the coming weeks, you will be learning more details about other MyFuture programming. Note: If your first grader was not in Rappahannock Kindergarten last year, FamilyFutures will open their account this year.

FamilyFutures is working with the schools to learn how to help families and students prepare for their success in education, work and life. Your answers will help us understand how savings accounts and financial education contribute to the well-being of children and their families.

This brief survey can be completed in about 5 minutes. Your answers are CONFIDENTIAL, and participation is entirely voluntary. You can choose to stop the survey at any time or skip any items you do not want to answer.

FamilyFutures does NOT have your student's name or address. Your responses will be linked only to your student's school identification number.

Answers to these survey items may be linked with other information, including MyFuture savings account balances and participation in other MyFuture activities sponsored by the schools or FamilyFutures. Your name or your child's name will never be associated with your answers in any way. Findings will only be reported as a group summary.

Your response to this survey will earn your First Grade student an additional deposit of \$20 for their MyFuture account.

If you have any questions, please contact Anne Yeoman at director@familyfuturesva.org *

Required

1.

I have read the information on this page and agree to participate in this study. *

Mark only one oval.

Yes, I agree to participate.

No, I do not agree to participate.

2.

Please provide your student's 4- or 5-digit school Identification Number. If you don't know the number, check your student's registration or you can ask the school.

3.

If you don't know your child's student identification number, you may put your child's name instead.

Education and Future Planning

These questions ask about your child's current education and future plans. Remember, there are no right or wrong answers.

4.

As things stand now (e.g., barriers or lack of barriers that exist in their lives today), how far in school do you expect your child will go? Select one option.

Mark only one oval.

Won't finish high school

Will graduate from high school

Will go to vocational, trade, or business school

Will go to community college

Will go to a 4-year college

Will go to graduate school

5.

In the last year, did you ever talk with your child about careers or jobs that he or she might be interested in? Select one option.

Mark only one oval.

Yes

No

6.

If you asked your child today what they wanted to be when they grow up, what would they say?

7.

How often do you talk to your child's teacher about their schoolwork or behavior? Select one option.

Mark only one oval.

More than monthly

Once or twice a semester

Only if I have a question

Only if asked by the teacher or at scheduled parent/teacher conferences

Never

8.

Have you thought about saving for your child's future education, career, or other plans after high school (this includes any education or career training)? Select one option.

Mark only one oval.

Yes

No

https://docs.google.com/forms/d/12Qkhl4wVB4dwirAA5t_3DsvlYEUoxuHuo6RN_3K4JKk/edit 3/13

3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

9.

Our family is on the look-out for what we need to learn and do to prepare for this child's future education or training. Do you agree or disagree?

Mark only one oval.

Strongly agree

Agree

Undecided

Disagree

Strongly disagree

10.

Is your family currently saving for this child's future education, career, or other plans after high school (this includes for any education or career training)? By "your family" we mean you, your spouse or partner, or extended family such as grandparents, guardians, godparents, or aunts and uncles.

Mark only one oval.

Yes

No

11.

About how much would like to have saved by the time your child graduates from high school?

Mark only one oval.

\$0 - \$499

\$500 - \$999

\$1,000 - \$3,999

\$4,000 - \$7,999

\$8,000 - \$10,999

\$11,000 - \$29,999

More than \$30,000

https://docs.google.com/forms/d/12QkhI4wVB4dwirAA5t_3DsvIYEUoxuHuo6RN_3K4JKk/edit 4/13

3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

12.

Does your family regularly transfer funds from another account or direct deposit money into an account to save for this child's future education, career, or other plans after high school?

Mark only one oval.

Yes

No

I save money when I can, but not on a regular basis.

13.

Please tell us if your family is using any of these to save for this child's future education, career, or other plans after high school.

Check all that apply.

Virginia's 529 Plan "Virginia529"

529 college savings plan not based in Virginia

Checking account at a bank or credit union

Savings account at a bank or credit union

Mutual Fund

Stocks or bonds

Certificates of deposits (CDs)

Roth IRAs

Other

Current Financial Situation

Many families experience financial instability at one time or another. The next questions are about your situation.

https://docs.google.com/forms/d/12Qkhl4wVB4dwirAA5t_3DsvlYEUoxuHuo6RN_3K4JKk/edit 5/13

3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

14.

How confident are you that you could come up with \$400 from your own resources if an unexpected need arose within the next month, such as a car repair or medical bill? Select one option.

Mark only one oval.

Very confident

Confident

Moderately confident

Slightly confident

Not confident

15.

How often do you feel that you are just getting by financially? Select one option. *Mark only one oval.*

Always

Often

Sometimes

Rarely

Never

https://docs.google.com/forms/d/12Qkhl4wVB4dwirAA5t_3DsvlYEUoxuHuo6RN_3K4JKk/edit 6/13

3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

16.

Which of the following ranges best represents your total household income from all sources before taxes and other deductions in calendar year 2020? Please include all income such as income from work, investments and alimony.

Mark only one oval.

\$15,000 or less

\$15,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$75,000

\$75,001 - \$95,000

\$95,001 - \$115,000

More than \$115,000

17.

During calendar year 2020, did you receive less income directly because of COVID-19 (illness, reduced hours, policies, etc)?

Mark only one oval.

Yes

No

https://docs.google.com/forms/d/12Qkhl4wVB4dwirAA5t_3DsvlYEUoxuHuo6RN_3K4JKk/edit 7/13

3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

18.

Which of the following ranges best estimates your total household net worth in calendar year 2020? (Net worth is the amount by which your assets, including the value of your home, checking accounts, savings accounts, vehicles, etc., are larger than your debts.)

Mark only one oval.

Less than \$0 (debts are larger than assets)

\$0

\$1 - \$10,000

\$10,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$150,000

\$150,001 or more

Child School Performance

19.

Last school year, how would you describe this child's overall school performance?
Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

https://docs.google.com/forms/d/12Qkhl4wVB4dwirAA5t_3DsvlYEUoxuHuo6RN_3K4JKk/edit 8/13
3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

20.

Last school year, how would you describe your child's math performance? Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

21.

Last school year, how would you describe your child's reading performance?
Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

Family Characteristics

22.

Biological father

Adoptive mother

Adoptive father

Stepmother

Stepfather

Female guardian

Male guardian

Other:

What is your current marital

status? Select one option. *Mark*

23. 24.

only one oval.

Married

Living together as married

Divorced

Separated

Never married

Widowed

Are you Hispanic or

What is your relationship to this Latino/Latina? Select one

child? Select one option. *Mark* option. *Mark only one oval.*

only one oval.

Yes

Biological mother

No

25.

Which of the following choices best describes your race? Select one option.

Mark only one oval.

White

Black or African American

Asian

Native Hawaiian or other Pacific Islander

American Indian or Alaskan Native

Mixed or more than one

Other

26.

What is the highest level of education you have completed? Select one option.*Mark only one oval.*

Some high school

High school diploma, GED, or alternative high school credential

Certificate or diploma for a school that provides occupational training

Some college

Associate's degree

Bachelor's degree

Some graduate school

Master's degree

Ph.D., M.D., law degree, or other high-level professional degree

27.

Which of the following best describes your current employment status? Select one option.

Mark only one oval.

Full-time employed

Part-time employed

Unemployed and currently looking for work

Unemployed and currently not looking for work

Unable to work (disabled)

Homemaker

Student

Retired

Other

MyFuture Accounts

The next questions ask about conversations you may have had with your child about his/her MyFuture Account. People differ in how much they talk to kids about money, and there are no right or wrong answers. When you respond, please do not consider any other accounts that you or other family members or friends may have opened for this child.

28.

Before this survey, did you know that your First Grader has a MyFuture account?*Mark only one oval.*

Yes

No

I don't know/Not sure

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3/7/22, 10:30 AM First Grade 2021 MyFuture Parent Survey

29.

Have you you or another adult in your household talked with this child specifically about his/her MyFuture Account?

Mark only one oval.

Yes

No

I don't know/Not sure

30.

Is there anything else you would like us to know?

Thank you for your time!

You have completed the survey! FamilyFutures will deposit \$20 into your child's MyFuture account. You can expect to see this deposit on your child's end of year statement. Thank you for taking the time to complete this survey! For questions, contact Anne Yeoman at director@familyfuturesva.org.

If you would like information on developing your own financial knowledge and skills, or free personal and confidential financial coaching, contact FamilyFutures: director@familyfuturesva.org.

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Forms

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3/7/22, 10:29 AM Third Grade 2021 FamilyFutures Parent Survey

Third Grade 2021 FamilyFutures Parent Survey

You are receiving this brief survey because you are a parent or caregiver of a Third Grade student currently enrolled in Rappahannock County Public Schools. You may recall a similar survey last year.

FamilyFutures is working with the schools to learn how to help families and students prepare for their success in education, work and life. Your answers will help us understand how savings accounts and financial education contribute to the well-being of children and their families.

This brief survey can be completed in about 5 minutes. Your answers are CONFIDENTIAL, and participation is entirely voluntary. You can choose to stop the survey at any time or skip any items you do not want to answer.

FamilyFutures does NOT have your student's name or address. Your responses will be linked only to your student's school identification number.

Answers to these survey items may be linked with other information, including participation in related financial planning activities sponsored by FamilyFutures and coordinated with the school. The goal of "MyFuture" programming is to prepare students to succeed in their education and career goals after graduation.

Your name or your child's name will never be associated with your answers in any way. Findings will only be reported as a group summary.

Your response to this survey by October 15 will enter you in a drawing for a \$50 deposit to a new or existing VA529 college savings account. If the winner does not have a 529 account, FamilyFutures will help you set one up. School staff will use your student's ID number for the drawing and to contact the winner.

If you have any questions, please contact Anne Yeoman at director@familyfuturesva.org *

Required

1.

I have read the information on this page and agree to participate in this study.

**Mark only one oval.*

Yes, I agree to participate.

No, I do not agree to participate.

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Appendix B: Third Grade Survey (comparison group)

2. Please provide your student's 4- or 5-digit school Identification Number. If you don't know the number, check your student's registration or you can ask the school.

3. If you don't know your child's student identification number, you may put your child's name instead.

Education and Future Planning

These questions ask about your child's current education and future plans. Remember, there are no right or wrong answers.

4. As things stand now (e.g., barriers or lack of barriers that exist in their lives today), how far in school do you expect your child will go? Select one option only.

Mark only one oval.

- Won't finish high school
- Will graduate from high school
- Will go to vocational, trade, or business school
- Will go to community college
- Will go to a 4-year college
- Will go to graduate school

5. In the last year, did you ever talk with your child about careers or jobs that he or she might be interested in? Select one option.

Mark only one oval.

- Yes
- No

If you asked your child today what they wanted to be when they grow up, what would they say?

7.

How often do you talk to your child's teacher about their schoolwork or behavior?
Select one option.

Mark only one oval.

More than monthly

Once or twice a semester

Only if I have a question

Only if asked by the teacher or at scheduled parent/teacher conferences

Never

8.

Have you thought about saving for your child's future education, career, or other plans after high school (this includes any education or career training)? Select one option.

Mark only one oval.

Yes

No

9.

Our family is on the look-out for what we need to learn and do to prepare for this child's future education or training. Do you agree or disagree?

Mark only one oval.

Strongly agree

Agree

Undecided

Disagree

Strongly disagree

10.

Is your family currently saving for this child's future education, career, or other plans after high school (this includes for any education or career training)? By "your family" we mean you, your spouse or partner, or extended family such as grandparents, guardians, godparents, or aunts and uncles.

Mark only one oval.

Yes

No

11.

About how much would like to have saved by the time your child graduates from high school?

Mark only one oval.

\$0 - \$499

\$500 - \$999

\$1,000 - \$3,999

\$4,000 - \$7,999

\$8,000 - \$10,999

\$11,000 - \$29,999

More than \$30,000

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12.

Does your family regularly transfer funds from another account or direct deposit money into an account to save for this child's future education, career, or other plans after high school?

Mark only one oval.

Yes

No

I save money when I can, but not on a regular basis.

13.

Please tell us if your family is using any of these to save for this child's future education, career, or other plans after high school.

Check all that apply.

Virginia's 529 Plan "Virginia529"

529 college savings plan not based in Virginia

Checking account at a bank or credit union

Savings account at a bank or credit union

Mutual Fund

Stocks or bonds

Certificates of deposits (CDs)

Roth IRAs

Other

Current Financial Situation

Many families experience financial instability at one time or another. The next questions are about your situation.

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14. How confident are you that you could come up with \$400 from your own resources if an unexpected need arose within the next month, such as a car repair or medical bill? Select one option.

Mark only one oval.

Very confident

Confident

Moderately confident

Slightly confident

Not confident

- How often do you feel that you are just getting by financially? Select one option.15.

Mark only one oval.

Always

Often

Sometimes

Rarely

Never

https://docs.google.com/forms/d/1zy-8n9ievUg_WMhAUpxbzPjEvMEqsh84UsXadI_RBNI/edit 6/13

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16.

Which of the following ranges best represents your total household income from all sources before taxes and other deductions in calendar year 2020? Please include all income such as income from work, investments and alimony.

Mark only one oval.

\$15,000 or less

\$15,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$75,000

\$75,001 - \$95,000

\$95,001 - \$115,000

More than \$115,000

17.

During calendar year 2020, did you receive less income directly because of COVID-19 (illness, reduced hours, policies, etc)?

Mark only one oval.

Yes

No

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18.

Which of the following ranges best estimates your total household net worth in calendar year 2020? (Net worth is the amount by which your assets, including the value of your home, checking accounts, savings accounts, vehicles, etc., are larger than your debts.)

Mark only one oval.

Less than \$0 (debts are larger than assets)

\$0

\$1 - \$10,000

\$10,001 - \$35,000

\$35,001 - \$55,000

\$55,001 - \$150,000

\$150,001 or more

Child School Performance

19.

Last school year, how would you describe this child's overall school performance?
Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

https://docs.google.com/forms/d/1zy-8n9ievUg_WMhAUpxbzPjEvMEqsh84UsXadI_RBNI/edit 8/13

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20.

Last school year, how would you describe your child's math performance? Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

21.

Last school year, how would you describe your child's reading performance?
Select one option.

Mark only one oval.

Very poor

Below average

Average

Above average

Excellent

Family Characteristics

22.

Biological father

Adoptive mother

Adoptive father

Stepmother

Stepfather

Female guardian

Male guardian

Other:

What is your current marital

status? Select one option. *Mark*

23. 24.

only one oval.

Married

Living together as married

Divorced

Separated

Never married

Widowed

Are you Hispanic or

What is your relationship to this Latino/Latina? Select one

child? Select one option. *Mark* option. *Mark only one oval.*

only one oval.

Yes

Biological mother

No

25.

Which of the following choices best describes your race? Select one option.

Mark only one oval.

White

Black or African American

Asian

Native Hawaiian or other Pacific Islander

American Indian or Alaskan Native

Mixed or more than one

Other

26.

What is the highest level of education you have completed? Select one

option.*Mark only one oval.*

Some high school

High school diploma, GED, or alternative high school credential

Certificate or diploma for a school that provides occupational training

Some college

Associate's degree

Bachelor's degree

Some graduate school

Master's degree

Ph.D., M.D., law degree, or other high-level professional degree

27.

Which of the following best describes your current employment status? Select one option.

Mark only one oval.

Full-time employed

Part-time employed

Unemployed and currently looking for work

Unemployed and currently not looking for work

Unable to work (disabled)

Homemaker

Student

Retired

Other

28.

Is there anything else you would like us to know?

Thank you for your time!

You have completed the survey. If you respond by October 15, FamilyFutures will use your student's school ID number to enter you in a drawing to win a \$50 deposit to a Virginia 529 college savings account. Thank you for taking the time to complete this survey! For questions, contact Anne Yeoman at director@familyfuturesva.org.

If you would like information on developing your own financial knowledge and skills or free personal financial coaching, contact FamilyFutures:
director@familyfuturesva.org.

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3/7/22, 10:29 AM Third Grade 2021 FamilyFutures Parent Survey

Forms

School-based staff frequently hear directly from parents. The following comments were compiled in the first semester of the 2021-22 school year. Names are redacted for confidentiality. FamilyFutures does not have students' names or addresses.

"It's an all around great program! [Name] loves getting his bank statements and asking questions about them, seeing how much interest (free money) he is earning. He likes it when y'all (Jenny and Lacey) come into the classroom and play games, hands on learning is the best!!"--Mother of 2nd grader

"[Name] loves the MyFuture Program! He is proud of his earnings and enjoys watching his savings grow. [Name] even comes home and teaches his little brother the importance of saving money. Our only wish is that this program was around sooner!" ~Mother of 2nd grader

"[Name] really loves the program and earning more money. [Name] likes it too, but he's not as motivated with money as [Name] is 💎. Regardless, it is a fantastic program!" ~ -4th grade teacher at RCES and mother of 1st grader, and 2nd grader

"[Name] loves that she has a bank account and all the activities involving earning money. Above all, she always talks about how fun and kind everyone is and is SUPER sad that she can no longer attend (in person) as we moved out of the state (now remote through RCES). She misses you guys!!! We thank you from the bottom of our hearts for this organization and all the love and care you give our kiddos!♥💎?" ~Mother of 1st grader

"[Name] gets a kick out of seeing her bank statements and is gradually learning the value of saving. She started keeping track of chores on her chore chart (with the budget binder!) and receives an allowance. She has learned how saving can lead to bigger investments and how her time relates to her money as well. We are so grateful to be a part of such a wonderful program and really appreciate all the opportunities to help her learn and grow with financial literacy!" ~Mother of 2nd grader

"[Name] has loved the in class time with you and Jenny. She is excited to share all the fun activities you guys plan on your visits. She has also loved the binder, chore chart, and giving/sharing/spending folders. She loved it so much that (4th grade sister, [Name]) made her own set for they would compare their choices. Thank for making education fun!" ~Mother of 1st grader.

"Hi. [Name] is enjoying the program. I think she really understands the savings account and what to do with saving and spending her money. One piece that I think you could expand on in the 1/1/1 concept. Save 1/3, spend and enjoy 1/3 is clear. The part that is disjointed is the donate 1/3. Perhaps you could show them HOW to research and find causes/trusted organizations they can 'donate' to and expand on how this helps communities and causes. If you told [Name] to donate her money that she earns, what is step 1?...and go from there. For example, we had an injured cat come to our door this week. You could tell her about RappCats and then she could get help and find the number or address to send her donation there. I think that is the missing lesson from my perspective. But otherwise, she LOVES rolling (coins) and we are saving her 'large bills' for her etc. She did a lemonade stand in the summer and made BIG money...she is really learning what she is capable of. Thank you guys for all your insight and instruction. It really is a great program!" --Mother of 1st grader

"[Name] loves the program. She likes seeing how much money she has in her account each time she receives a statement. This has even inspired her to save her tooth fairy money instead of spending it. She really enjoys when you guys come into the classroom for activities. This program is so wonderful. Thank you for all you do!"--Mother of 1st grader.

Appendix D: Quarterly Bank Statement Letter

January 2022

To Our Student Savers:

Today you are receiving your personal quarterly bank statement from FamilyFutures. The statement shows how much you have in your savings account at the end of December 2021.

- The blue number is your **total savings** amount. It is the biggest number.
- The yellow number is **how much you have earned** since September. This number probably changed a lot because you've been earning more deposits by learning more about money in school with Miss Jenny, Miss Lacey and your teacher, and at home.
- The pink number is the smallest, but it's still important. It is the **interest** on the money you've already earned. It gets a little bigger, even if you do not earn more. The more you earn, the faster this little number grows.

We hope you work with Miss Jenny, Miss Lacey, your teachers, and family to complete all the activities before school ends. **Then you could have \$100 for the year.**

To Parents and Caregivers:

FamilyFutures makes deposits in your child's MyFuture account when they complete activities that help them learn about money and develop important life skills, such as making choices, setting goals, and planning for the future.

Each grade has different activities. We want every student to earn the maximum of \$100. To do that, they must complete at least 5 tasks. Jenny Kapsa, the Financial Education Coordinator, sends home information on these activities. For additional details, please contact her: jkapsa@rappahannockschools.us.

checking your own credit report and answering a few questions or opening a separate savings account for yourself or your child.

Make Your Child Money Smart

- Go over this statement with your child.
- Show them how to compare it to their previous statement.
- Ask your child to describe what they have done in school to learn about money.
- Discuss how they plan to use their savings in the future.
- Ask them to collect coins and bills that add up to the interest earned—the **PINK** number.

You can also earn deposits for your student by

To learn more about your student's account, getting a credit report, opening your own savings account, or free confidential financial coaching, contact FamilyFutures: director@familyfuturesva.org; or go to our website: www.familyfuturesva.org. Tell us what you would like to learn about managing money.

We look forward to continuing to learn with you and your child!

Anne Yeoman

Executive Director

Appendix E: Student Activities and State Standards of Learning

Alignment with School Curricula and State Mandates

MyFuture activities and savings accounts promote student achievement in many areas measured by Standards of Learning, especially in math and social studies. Further, MyFuture programming supports the state mandate to prepare students to be “life ready,” regardless of postsecondary plans. As noted in the discussion, it will be a major task to select from the many requirements those that align most directly with the financial and personal skills that are the desired long-term outcomes. A few examples are listed here. The following table displays the direct relationship between some measures and activities. Note that goals often combine specific knowledge with personal skills, such as decision making and personal responsibility.

Math

Kindergarten

K.7

- The student will recognize the attributes of a penny, nickel, dime, and quarter and identify the number of pennies equivalent to a nickel, a dime, and a quarter.

Grade 1

1.8

- The student will determine the value of a collection of like coins (pennies, nickels, or dimes) whose total value is 100 cents or less.

Grade 2

2.7a

- Count and compare a collection of pennies, nickels, dimes, and quarters whose total value is \$2.00 or less 2.7b
- Use the cent symbol, dollar symbol, and decimal point to write a value of money

Social Studies

Kindergarten

K.1

- recognizing direct cause-and-effect relationships;
- making connections between past and present;
- using a decision-making model to make informed decisions

K.9

- recognize that people make choices because they cannot have everything they want; and
- explain that people work to earn money to buy the things they want.

Grade 1

1.9

- The student will recognize that people save money for the future to purchase goods and services.

1.10

- taking responsibility for one’s own actions;

Grade 2

2.1

- using a decision-making model to make informed decisions;

- The student will distinguish between the use of barter and the use of money in the exchange for goods and services

2.11

- demonstrating self-discipline and self-reliance;

Grade 3

3.10

The student will identify examples of making an economic choice and will explain the idea of opportunity cost (what is given up when making a choice).

MyFuture Activities and Learning Objectives

Activity Name	2020-21 Grade Related SOL		Description of activity	Activity Goal
	K	Grade 1		
Read book with Parent	Skills: K.1D, K.1F, K.1J. History: K.3. Economics: K.9A	Skills: 1.1F, 1.1J. Economics: 1.8. Civics: 1.10A, 1.10B, 1.10D.	Parent and child read an approved MF book. MF books are from the Money As You Grow Bookshelf	Ask appropriate questions to solve a problem and recognize cause and effect relationships through reading comprehension. Also, they develop content vocabulary and comprehension of oral, written and visual sources. In addition, students will recognize that people make choices because they cannot have everything they want, and that people work to earn money to get the things they want.
Time Capsule Activity	Number and Number Sense: K.1B Skills: K.1E, K.1F, K.1G, K.1I, K.3. Economics: K.3. Civics: K.10A, K.10G.	N/A	Students are asked to answer questions about their future selves.	Students will read, write and represent numbers 0-20. Students will compare and contrast people, places and events in a professional setting, annual income to reach financial goals, etc. They will explore connections between past and present. How they save money now can affect future wants and needs) and will develop good citizenship skills while collaborating, compromising and participating in classroom activities. Students will practice taking turns, sharing and participating in small groups.
Budget Binder	N/A	Number and Number Sense: 1.2B, 1.2C, 1.4A, 1.5A, 1.5B. Measurement and	Lots of financial education activities for students and families.	Students will compare two numbers between 0 and 110 represented by concrete objects, using the word <i>greater</i>

		<p>Geometry: 1.8, 1.9B. Patterns, Functions and Skills: 1.1D, 1.1F, 1.1G, 1.1J.</p> <p>Economics: 1.7, 1.8, 1.9. Civics: 1.10A, 1.10C. Algebra: 1.13.</p>	Activities are added to binder for two years after receiving the binder.	<p><i>than, less than or equal to.</i> The represent and solve practical problems involving equal sharing with two sharers. The students will determine value of a collection of like coins (nickels and dimes) whose total is cents or less. They will ask appropriate questions to solve a problem, recognize direct cause and effect relationships, connections between past and present, develop fluency in content vocabulary, comprehension or oral, written sources. The student will explain the difference between goods and services, describe how people are consumers, producers of goods and services. In addition, they will explain that people make choices because they cannot have everything they want and people save money for the future to purchase goods and services. Lastly, students develop skills focusing on fair play, exhibiting good sportsmanship with others and treating others with</p>
In-Class Activities				
Book	<p>Measurement and Geometry: K.7 and Skills: K.1D, K.1E, K.1F, K.1I.</p> <p>Economics: K.8, K.9A, K.9B</p>	<p>Skills: 1.1F, 1.1G, 1.1I, 1.1J.</p> <p>Economics: 1.7, 1.8, 1.9. Civics: 1.10B, 1.13B and Number and Sense: 1.4. Computation</p>	Econ and Personal Finance students read MF books to K and 1st grade students	<p>All approved reading materials on MyFuture bookshelf for financial literacy. Variety of materials in skills such as; creating and solving single-step story and picture problems using addition and subtraction 20 (Grade 1) and</p>

		<p>and Estimation: 1.6.</p> <p>Measurement and Geometry: 1.8.</p>		<p>determining the value of a collection of coins whose total value is 100 cents. The student will recognize the value of a penny, nickel, dime, and quarter, identify the number of pennies that equal a nickel, a dime, and a quarter. The student will also match simple descriptions of work people do with the names of the jobs.</p>
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Airplane	Number and Number Sense: K.1B. Computation and Estimation: K.6. Measurement and Geometry: K.10A, B, C. Probability and Stats: K.11A. Patterns, Functions & Algebra: K.13. Civics: K.10A & G.	Numbers and Sense: 1.4B, 1.5. Measurement and Geometry: 1.8, 1.11A & B. Skills: 1.1J. Civics: 1.10A & B.	Students follow detailed written and visual instruction to fold paper airplanes which have color coded folds that reveal specific value amounts to “crack code.”	<p>In this activity, students will focus on helping others and treating others with respect. They will also determine the value of like coins and their values.</p> <p>The student will model and solve a single-step story and picture problem with multiple sums using concrete objects.</p>
In-School Star Behavior	Skills: K.1D, K.1H, K.1I. Economics: K.9A. Civics: K.10A, B, C, D, E, F, G. K.11A, K.11B	Skills: 1.1D, 1.1F, 1.1H, 1.1I. Economics: 1.8. Civics: 1.10A-E	Students are recognized by their teachers who then report to us for overall mastery of class subject matter and behavior.	<p>Students will use a decision-making process to make informed decisions by applying good citizenship skills while considering compromising, and participating in classroom activities.</p> <p>Students will constantly practice responsibility in civics including, but not limited to, taking responsibility for classroom choices, taking turns and sharing, taking care of personal belongings,</p>

				belongings, learning consequences of actions, honesty, self-control, kindness, etc.
Mastery of Sight Words	Skills: K.1J.	Skills: 1.1J. Civics: 1.10C.	Teachers share which students have mastered their required word lists throughout the school year in relation to classroom and curriculum requirements	Students will develop fluency in reading of vocabulary and comprehension of written, oral and visual sources. This is a yearly, ongoing study of sight words they will learn to work hard in

Appendix F: Outcome Tracker template

Student ID Cohort Activity Name Date Completed
Skill Domain Skill Name SOL Reference SOL Score Range 1-4

Teacher

80284 2034 Dice Game Math Number sense K.7 5017 2034 Econ Reading Social Studies
Economics K.9 80341 2033 Coin wrappers Math Computation 1.80 80201 2033 Econ reading
Ciivcs Responsibility 1.10 80369 2032 Coin count Math Money Values 2.7b 80188 2032 Career
Fair Ciivcs Decision making 2.10 80122 2031 Econ Reading Social Studies Opportunity cost 3.10
80291 2034 Parent read History Personal Skills K.3 80337 2033 Parent read Economics Personal
Skills 1.80
80308 2033 Parent credit Fin Behavior Credit NA NA NA 80289 2034 Parent account Fin
Behavior Savings NA NA NA