

Community Report

2022-2023

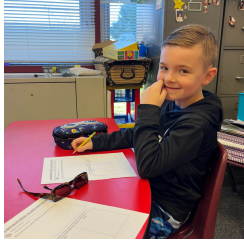


Learn.
Earn. Save.



FamilyFutures

GROW TODAY FOR TOMORROW



Dear Friends of FamilyFutures,

Together with Executive Director Ned Waterhouse and the whole board, I am pleased to share our 2022-2023 Community Report and celebrate the continued growth of our unique-in-Virginia initiative benefitting Rappahannock students and families. With our program now serving all Rappahannock County Elementary School Kindergarten through Grade 4 students, our savers are enthusiastic to have banked over \$95,000, now growing in interest-earning individual savings accounts. As our leading cohort (RCHS class of 2032), progresses towards high school, all program participants have opportunities to master financial and life skills, and to plan and save for their futures!



Expanded collaboration with our public schools has produced important developments for the FamilyFutures in-school program known as My Future. To amplify student engagement with financial learning, our organization has worked with educators to enhance learning targets and add experiential learning activities. Most exciting, our program is now embedded within the school's S.T.E.A.M. (Science . Technology . Engineering . Arts . Mathematics) lab. This important gear shift will allow FamilyFutures to grow our program and improve assessment in the years to come.

Board Members

Brad Barnes
Rosa Crocker
Jane Eberhardt
Candy Lamma
Debbie Massie
Tiffany Matthews
Alexia Morrison
Birgitt Thornhill

Executive Director
Ned Waterhouse

Your continued support is vital and greatly appreciated. FamilyFutures welcomes any opportunity to speak about our development and direction in creating bright futures!

Sincerely,

Tom Massie, Jr., DVM
Board Chair



Donor Spotlight: One Grandmother's Story from Joan Platt

To make my daughter's first Christmas memorable, I made handmade gifts, ornaments, and favorite finger foods. It took me several years to realize she would not remember the details of this first holiday, but I will always cherish the memories of our first Christmas as a family. Eighteen years ago when my grandson was born, I started keeping my eye out for the perfect gift for his first Christmas. Knowing I wouldn't retain first holiday memories either, I still spent months looking for a perfect gift.

My 'Ah Ha' moment arrived reading an article by my employer's retirement fund holder on the Virginia 529 College Savings Plan. It was a no-brainer to settle on the gift of a college education for my grandson. So, on December 23,

2005, I put aside \$1,950 in a Virginia 529. Over the next four years I added what I could afford, never more than \$50 monthly. By 2009, having saved about \$2,500, several major life events put an end to funding J's 529. However, late this summer, 18 years after opening 529 savings, I was able to withdraw funds to help pay off the remainder of J's freshman year college tuition after scholarships were applied. From that original deposit of less than \$2,000 **the available balance had grown to over \$15,000 - \$12,500 more than deposited over the years!** Today my grandson is living in a university dorm, on the path to his dreams. **Opening a 529 is one of the best decisions I have ever made, and I highly recommend this for the children in your family.**

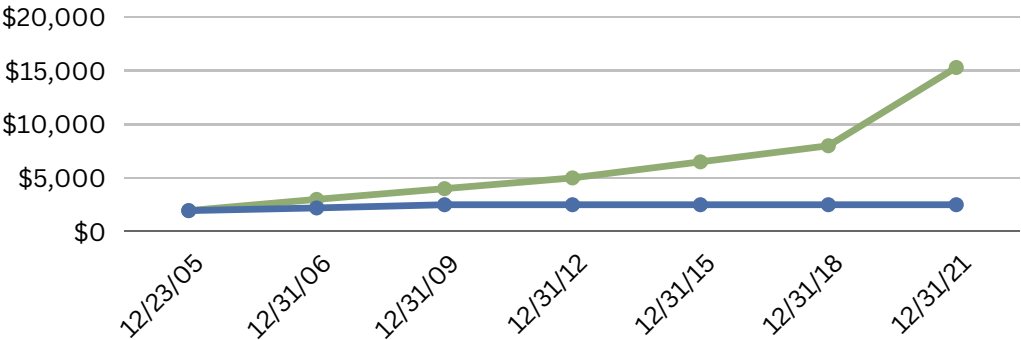


I give to FamilyFutures to help young people, like my grandson, to move towards their dreams, with opportunities to learn skills and set goals that lead to success. **I am a proud supporter of the FamilyFutures mission to provide every Rappahannock graduate the opportunity to learn, earn, and save for a \$1500 scholarship to help kick start their post high school plans!**

Note: Virginia's 529 has been cited since 2018 in the top 529 savings plans nationally.

The Power of Compounded Growth!

■ Account Growth ■ Net Investment





FamilyFutures supports the in-school program *MyFuture* in cooperation with the RCPS board, administration and staff

FamilyFutures helps students address both financial and personal preparation through Virginia's "Profile of a Graduate" framework of "life-ready" high school graduates who choose wisely and allocate effort accordingly to attain education, workplace, and life goals. - Shannon Grimsley, RCPS Superintendent & Gr 4 Saver Parent

Erin Sherry (left) - FamilyFutures In-School Support
Jenny Kapsa (middle) - RCPS Financial Education Coordinator
Shannon Grimsley (right) - RCPS Superintendent

The Newest Members of the FamilyFutures Team

As a career educator, I immediately recognized the uniqueness of the collaboration between FamilyFutures and the Rappahannock County Public Schools utilizing experiential learning strategies with children, beginning in kindergarten, and teaching developmentally appropriate competencies all the way through Gr 12 graduation. While the primary focus is on financial literacy, the program also helps students to develop important life skills. - Ned Waterhouse, FamilyFutures ED



Beyond just financial literacy, children are building life skills, responsibility, confidence, and a feeling of accomplishment to connect with personal and post high school goals. Continuous program review will allow changes, especially with our new delivery system through STEAM. It is such a joy to see the smiles on young faces as they accomplish each task along the way! By giving knowledge to our children we are enriching our community now and in the future!

- Candy Lamma, FamilyFutures Board

I have traveled the world for corporations and my own business and know the importance of money management and hard work to reach one's goals. FamilyFutures is the first I have seen that teaches money and life skills to children from a very young age. That each child entering kindergarten can have \$1,500 in savings by graduation is very exciting and will enhance student abilities to be successful when they graduate, whether seeking higher education, vocational school, or possibly starting their own businesses!

- Birgitt Thornhill, FamilyFutures Board



FamilyFutures is an amazing, cutting edge program for these students, providing real world education and a resource to help start off their adult career! To work directly with students along with supporting the FamilyFutures Board is a win-win!

- Erin Sherry, FamilyFutures In-School Support & Saver(s) Parent

Erin holds a BS in Elementary Education from The Pennsylvania State University. She moved to Virginia to teach for the Prince William County Schools, and more recently worked as a Media Specialist in Culpeper. She and her family, while new to the Rappahannock County Public Schools this year, have lived in Amissville since 2012. Her four children (Gr 1 - Gr 9) include two current savers!

In this together!



FamilyFutures is about family financial literacy that starts parents and primary age children thinking, understanding, and planning about saving money for the future. Bravo!

- Jane Bowling-Wilson, ED, Northern Piedmont Community Foundation

Oak View National Bank remains a proud partner with FamilyFutures as the program continues to mature into a legacy-making endeavor. Instilling financial literacy in the upcoming generations is a value we share as a locally-owned and managed Community Bank.

- Jason Brady, Senior Vice President & Community President

The County is very proud of FamilyFutures and the educational enrichment it is providing... the program has added so many opportunities for our kids to learn about money and avoid the pitfalls and unhappiness that attend lack of sophistication about finance.

- Debbie Donehey, Chairman, Board of Supervisors



Family Futures

teaches me how I can earn money.



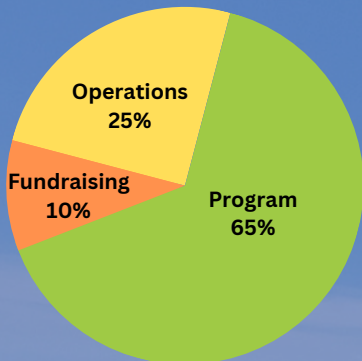
Volunteer service, funding, in-kind gifts, and community collaboration all nurture steady growth.

We are deeply grateful for ALL forms of generosity!

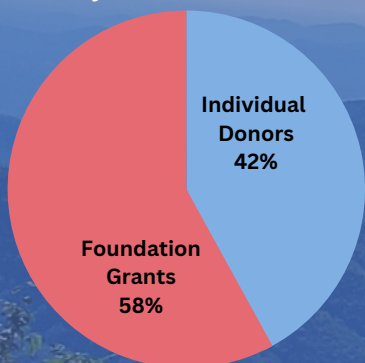
Powered by Community

Growing Knowledge, Skills, and Savings for Tomorrow

FamilyFutures Expenses 2022



FamilyFutures Income 2022



Total K-4th - 2023
Student Savings
\$95,000+

Total K-3rd - 2022
Student Savings
\$58,000+

Total K-2nd - 2021
Student Savings
\$39,000+

Total K-1st - 2020
Student Savings
\$19,000+



Believe in a child, lift up a family

A donation to FamilyFutures benefits
Rappahannock students and families.

2022-2023 Supporters List

FamilyFutures is grateful for all forms of goodwill and collaboration!

INDIVIDUALS

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Mohsin Ahmad
Gary & Wendy Aichele
Karen Alexander
Sandra Antony
Beverly Atkins
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PATH Foundation
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Williams Tree Service, LLC
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Food Pantry
Lord Fairfax now Laurel Ridge CC
Rapp@Home
RappCE
Rappahannock Co Library
Rappahannock Co Public Schools
Trinity Episcopal Church Outreach & Mission

**Thank you to all volunteers and in-kind donors
who make our daily operations possible!**



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Want to learn more?

Contact us at:

director@familyfuturesva.org

