



Santa Cruz SEEDS

Investing in Santa Cruz County Kids' Education & Development



What We Do

Since 1989, **Santa Cruz Community Ventures** (SCCV) has worked to build compassionate and equitable local economies that contributes to the region's wellbeing.

We help people understand and use their economic power to create thriving communities, where zip code, gender, race, or age do not dictate income or wealth.

www.sccvonline.org

Wellbeing is impacted by the level and distribution of income and wealth.



Seeding the Future



The Big Idea

Children's Savings Accounts for all newborns in Santa Cruz County

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Improve childhood development.



Build expectations for higher education.



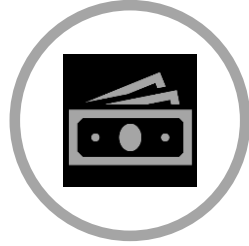
Build dedicated savings for postsecondary education and healthy lifelong financial habits.

www.santacruzseeds.org





AUTOMATIC
ENROLLMENT AT
TIME OF BIRTH
BASED ON VITAL
RECORDS



INITIAL \$25 - 50
SEED. AMOUNT
BASED ON INCOME



ADDITIONAL
PROGRESSIVE
CONTRIBUTIONS
BASED ON HEALTH
AND EDUCATIONAL
MILESTONES*



PARENT DONATIONS
ONLINE OR VIA
CHECK TOWARDS
SAVINGS FOR POST-
SECONDARY
EDUCATION



CUSTODIAL
ACCOUNTS AND 529
PLANS DO NOT
IMPACT PUBLIC
BENEFITS

Overview

Child's SEEDS account

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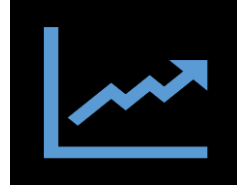
- Earnings grow free from federal tax.
- Can be used for higher education
- Not impacted if parent or child moves out of the region
- Available until the child's 26th birthday

Evaluation: Outputs and Outcomes Highlights



Outputs

- # parents enrolled in monitoring
- # of parent accounts
- # Medi-Cal and CalWORKS participants
- # of children that receive recommended well visits
- # of children that receive recommended vaccines
- % of first dental visits for Medi-Cal
- Annual child socio-emotional screening score
- Maternal depression screenings score



Short-Term Outcomes

- Increased parent expectations of child post-secondary future
- Increase knowledge of college process
- Increased understanding of child development
- Increased understanding of banking and investment opportunities
- Increase use of banking
- Increased confidence in parenting



Medium-Term Outcomes

- Improved child's socio-emotional wellbeing
- Decrease maternal depression
- 40% of low-income families have \$500 in their child's account by first grade (\$500 by 5).
- Community efforts use and reinforce CSA program for wellbeing goals

Questions?

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