



Operation Change The Future

COMMUNITY FOUNDATION OF WABASH COUNTY

Creating a Generation of Educated, Engaged, and Economically Self-Sufficient Citizens



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Letter from the President

In the July 24, 2022, publication of Weekly Commentary, Michael Hicks, Professor of Economics and Director of the Center for Business and Economic Research at Ball State University, explores regional economic divergence in “**Why are Rich Places Growing and Poor Places in Decline?**” Hicks points to low educational attainment and the impact of technology and modern automation on jobs as reasons why places are losing population. He writes, “Nationally, college graduates make up 38 percent of the workforce. We can assume as a rule of thumb that no place with a workforce of at least 40 percent college graduates is doing poorly. Conversely, no place with a workforce of less than 36% percent college graduates is thriving.”

Like Professor Hicks and many others, we see educational attainment as critical to arresting Wabash County’s population decline, which, if we do nothing, is predicted to continue far into the future. To change our future, the Community Foundation has created two dynamic early interventions aimed at advancing educational attainment in Wabash County, whose percentage of adults 25 years and older with post-secondary associate and bachelor degrees approximates only 28%.

Operation Change the Future

The Future Will Change When...

All Wabash County Children Have Access to High-Quality and Affordable Early Childhood Education and Care. More than 1,300 Wabash County children lack licensed, high-quality early education and care due largely to a crisis in the early childhood education workforce. This inability to serve our children portends serious consequences for students, families, schools, employers, economy, and communities. The Foundation’s Early Childhood Program provides financial support to attract

credentialed, high-quality teachers who are trained to help more children develop socially and emotionally and to take advantage of the rapidly growing brain through play and exploration. Scholarships to low-income families give more children access to the early building blocks of education and produces the skills young children need for success in kindergarten and beyond.

The Future Will Change When...

More Students see Post-Secondary Education as Necessary and Attainable. We have created a program called Imagine Early, formerly named the Early Award Scholarship Program, for students in grades 4 through 8. Reimagining the delivery of post-secondary financial aid and harnessing the motivational power of assets, Imagine Early encourages in-school learning, raises parents’ and students’ educational expectations, shapes a college and career-bound identity, and improves self-regulatory skills. Compared to non-participants, Imagine Early participants are scoring higher on standardized tests, they possess a higher degree of the social and emotional skills needed to succeed in school, and their families save more and save more frequently.

Wabash County has much to be proud of and a quality of life to both preserve and advance. We face challenges and dramatic need for human capital. The Foundation is eager for you to read more about our work, and we ask you to financially support our programming. Join us and our efforts to advance learning, build talent, realize the potential of all of our citizens, and most importantly, change our future.

Sincerely,

Brian Howenstine

Board President

SECTION 1





The Problem

The **low level of educational attainment** in Wabash County has negatively affected the county's ability to overcome generational poverty, advance prosperity and quality of life, and attract and retain talent needed for 21st century jobs.

Too few Wabash County citizens have the skills required for high-paying 21st century jobs.

” To participate in the new economy, a community's workforce must possess the ability to absorb new skills that may be vastly different from what they currently know. The jobs created by automation typically require several years of post-secondary education.

— Michael Hicks, Professor of Economics and Director of the Center for Business and Economic Research at Ball State University

Data Point	Wabash County	Indiana
 <p>High number of children living in poverty</p>	<p>16.6%</p> <p>of children (1,000) under 18 live in poverty in Wabash County</p>	<p>17.2%</p> <p>of children (270,000) under 18 live in poverty statewide</p>
 <p>Enrollment in public schools is shrinking</p>	<p>-14%</p> <p>decrease in Wabash County public school enrollment since 2000, which is a loss of around 300 students per district</p>	<p>+5.5%</p> <p>increase in Indiana public school enrollment since 2000, which is an increase of around 68,000 students</p>
 <p>Lack of high quality and affordable childcare</p>	<p>66%</p> <p>of children (750) ages 0-5 are not served by a state licensed, high-quality childcare facility</p>	<p>65%</p> <p>of children (328,000) ages 0-5 are not served by a state licensed, high-quality childcare facility</p>
 <p>Low skills and post-secondary completion</p>	<p>28%</p> <p>of county residents ages 25-64 have earned a college degree while 60% of jobs in 2025 will require education beyond high school</p>	<p>38.4%</p> <p>of Indiana residents ages 25-64 have earned a college degree while 60% of jobs in 2025 will require education beyond high school</p>

Downward Spiral

Low educational attainment in Wabash County has eroded the county's ability to attract well-paying jobs and to drive up levels of prosperity and self-reliance of citizens. A high school diploma was sufficient to prepare a family for a good living 50 years ago, but it is not adequate today. Sixty percent of jobs in Indiana will require a degree or industry standard certification by 2025. **Only 28% of adults between the ages of 25 and 64 have a degree or certification.**

What does this mean for our future?

If we do nothing, our communities could fail. If we wait for a major employer to come to town, bringing us jobs, we will be disappointed. **Employers are looking for communities that can supply a ready workforce with education after high school.**

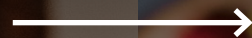


Reality Check

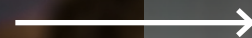
If we do nothing, our communities could fail.

The Effects of Low Educational Attainment

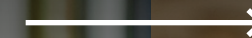
Children, ages birth to five, who are not in high quality care are not ready to learn in kindergarten.



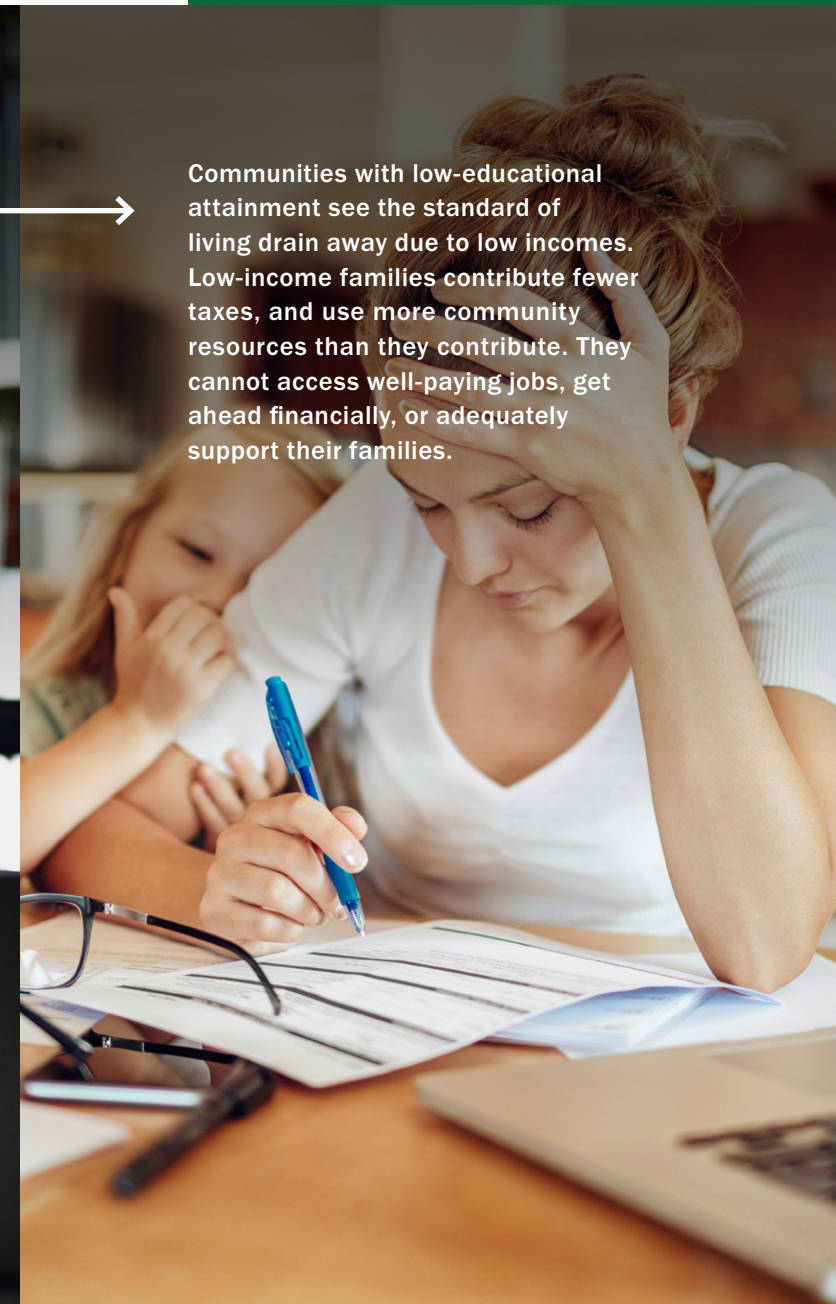
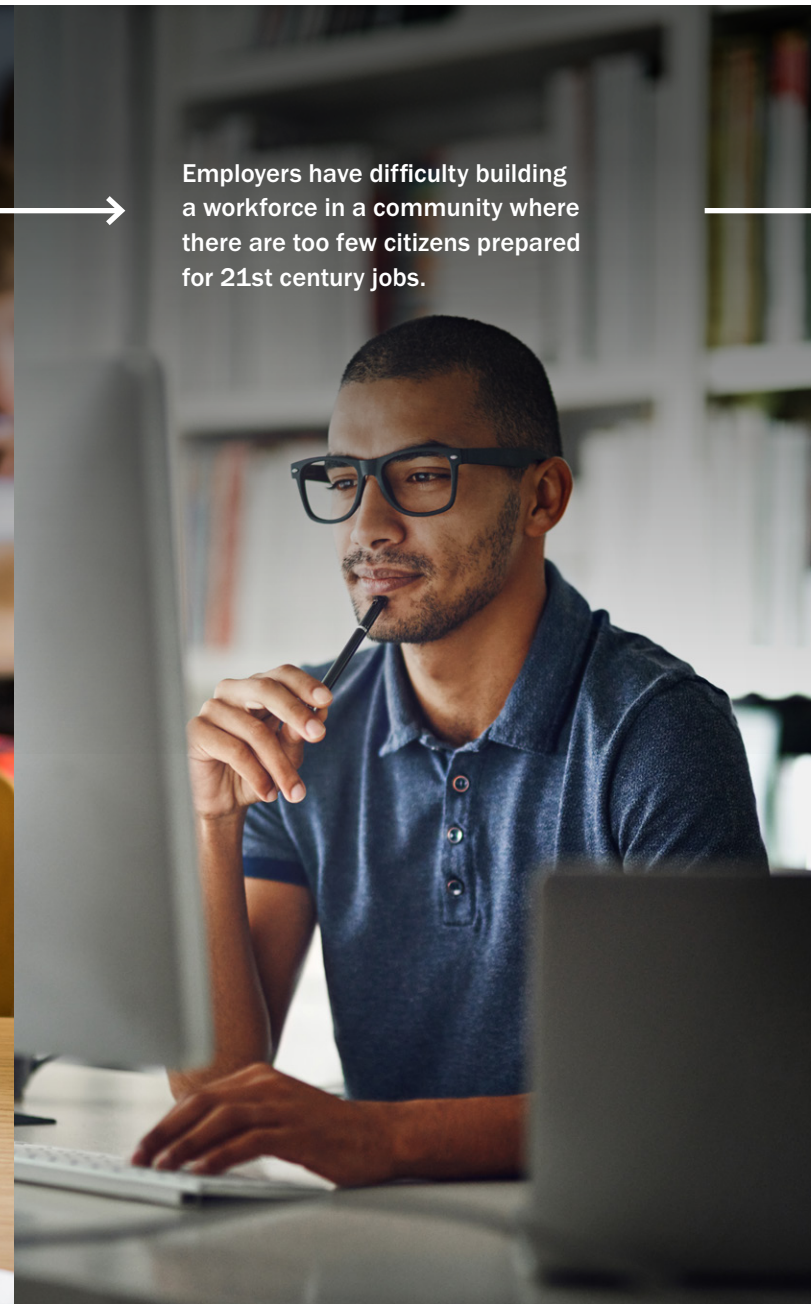
Students who start behind in kindergarten often stay behind through the education pipeline and are more likely to be unprepared for post-secondary education.



Employers have difficulty building a workforce in a community where there are too few citizens prepared for 21st century jobs.



Communities with low-educational attainment see the standard of living drain away due to low incomes. Low-income families contribute fewer taxes, and use more community resources than they contribute. They cannot access well-paying jobs, get ahead financially, or adequately support their families.



SECTION 2 Education is the Path

Our purpose is to create a generation of educated, engaged, and self-sufficient citizens.

Education is a lasting and systemic solution to address the roots of decline, not just the symptoms.

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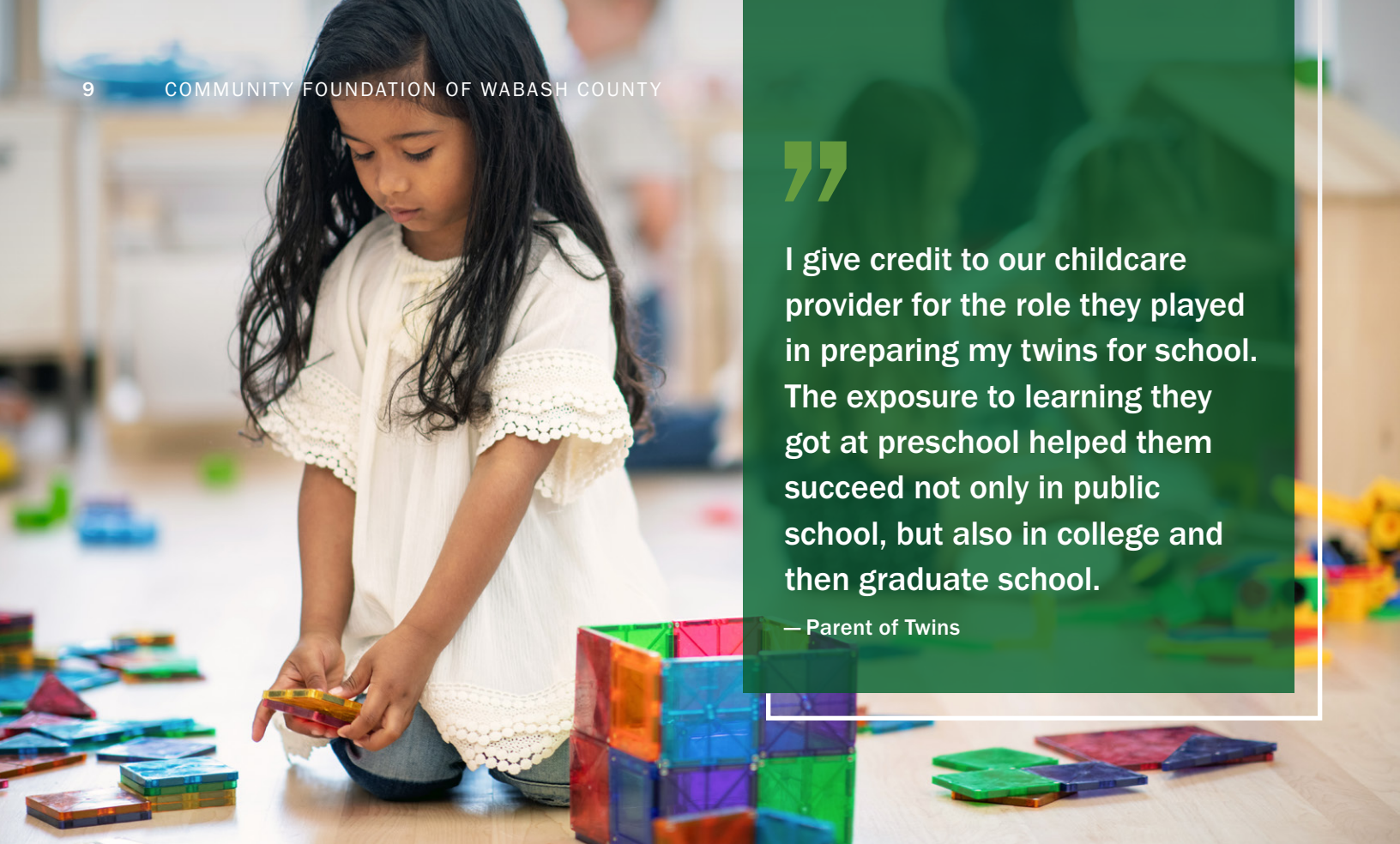
When our 3-year old started Manchester Early Learning Center, they welcomed her with open arms! She was a child who came from a rough background, lived in 4 homes in 6 months, and had little to no communication skills before she came to us. Her outbursts were intense. Yet in the 6 months we went from major outbursts and tantrums to a child who loves school, loves her friends and teachers, and can now communicate her feelings. To say MELC changed our lives is truly an understatement. Skilled teachers met her right where she was and walked this journey with her ... and with us!

– MELC Parent



So what is the Community Foundation doing?

We have created two programs, the **Early Childhood Program** and **Imagine Early**, formerly named the Early Award Scholarship Program, with the goal of increasing educational attainment in Wabash County. Our Early Childhood Program seeks to increase the affordability and availability of high-quality early childhood education, while our Imagine Early program works to help every child prepare for successful completion of post-secondary education and to help students and families see education as both attainable and necessary to their futures.



I give credit to our childcare provider for the role they played in preparing my twins for school. The exposure to learning they got at preschool helped them succeed not only in public school, but also in college and then graduate school.

— Parent of Twins

Our Vision

Convinced of the high value of early education for children, their parents, employers, and whole communities, the Community Foundation is changing the future of the early childhood education business model by putting emphasis and dollars into higher wages for educators and financial assistance for low-income families.

PHASE ONE

Supporting Teachers

Goal: Provide grants for raising wages to attract and retain credentialed teachers and reduce turnover

PHASE TWO

Supporting Families

Goal: Provide grants for tuition assistance to support low income families who don't qualify for vouchers

The Early Childhood Program

Helping more families access high-quality early childhood education.

Children are not getting the quality early education they need and parents can't find care for their children while they work.

What's happening?

The situation is complicated. For years, the childcare business model has made itself affordable to families by keeping costs low, especially teacher wages. As wages rise in other sectors of the economy, early childhood education teachers are rapidly leaving the childcare field in search of better-paying jobs.



The Impact on Tomorrow

The goal of the new business model is to set revenues and wages at levels that are sustainable for the long-term. A program's revenue (fees and fundraising) should cover operating costs and do so in a way that reflects livable wages for credentialed staff and affordable care for families. The investments by the Community Foundation today to bring fees in line with wages will help our programs move to stability more quickly. More children will be able to access high-quality care that will better prepare them for kindergarten, leading to greater engagement in school, and resulting in greater success in life.



Traditional financial aid is too late.

The Imagine Early Scholarship Program

The Community Foundation has reimagined the delivery of financial aid for post-secondary education and created a program that harnesses the motivational power of assets to advance educational attainment. We know that the barriers to education and post-secondary achievement are far greater than the lack of funding. Through scholarships earned early in grades 4-8, Imagine Early not only addresses financial barriers, but also influences the factors that contribute to post-secondary **preparedness** and **persistence**.

What is the Motivational Power of Early Assets?

Early assets are called tangible hope, providing especially low income families and students with the means to imagine a different future.

Having assets influences how children think about their futures and their orientation to learning, helping them to see their futures as education-dependent.

Assets nurture preparedness for post-secondary education

- Increase students' in-school learning and achievements
- Develop college-bound identity
- Grow self-regulatory skills
- Help students view difficult schoolwork as worthwhile, not impossible
- Raise parent and child educational expectations

Here's How Imagine Early Works



1

Families sign up their student for Imagine Early by naming their student as the beneficiary of an Indiana529 Direct savings account and by agreeing to participate in the Community Foundation Imagine Early program.



2

The Community Foundation provides scholarships to all 4th-8th graders in Wabash County schools in the areas of:

- **Learning**—100% completion of in-school work at a 70% proficiency
- **Career/College Go Activities**—Activities related to post-secondary preparedness
- **Savings**—Family deposits into the student's 529 account



3

Scholarships and savings matches are deposited into the student's Community Foundation Imagine Early Scholarship Fund.



4

Students and parents receive Progress Reports and Imagine Early Fund Statements.



5

High school graduates, up to age 26, request a grant from their Imagine Early Fund paid directly to a qualified post-secondary institution.

What does research tell us about the efficacy of Imagine Early?

It is too early to know the impact on post-secondary completion, but research conducted by the University of Michigan's Center for Assets, Education, and Inclusion provides promising interim indicators about our program.

Research conducted* since 2016 reveals that compared with students who are not participating in Imagine Early, Imagine Early participants have:

Improved grades and reduced course failure

Higher standardized test scores in math

Improved social-emotional health

This is a critical finding since so much of in-school success depends on these self-regulatory skills.

Stronger college-bound identity

A pattern of saving more money, and saving more often in their 529 accounts

This is true even among recipients of free and reduced lunch: the parents of children who participate in Imagine Early are more likely to save for college than the parents of children who do not participate in the program.

*Results are strongest among low-income families.



Clare's Story

The impact of Imagine Early can be seen on Clare (name changed), both in her academics and in her family savings behaviors while in the program and in the years following. Clare's mother, a single parent, does not work due to a disability. She enrolled Clare in Imagine Early as a 5th grader. **Clare has consistently earned scholarship over the years**—not every single one, and not with straight As—but she has worked hard consistently.

After being in the program for two years, Clare's mother began to respond to our savings reminder postcards. Clare's mother does not have a checking account, so she was not able to contribute to the 529 account in the usual way—by check or electronic funds transfer. Undaunted, she sent Clare to school with a \$20 bill, just enough to earn the semester savings match. The Community Foundation staff picked up the check from the school and handled the

deposit. Each time Clare received a postcard or fund statement from us, her mom repeated her pattern of sending cash to school, not just through the end of Imagine Early in the 8th grade, but well into high school. We helped a low-income family establish the habit of saving, and saving more often. Not only that, **Clare is now a 21st Century Scholar because Imagine Early offers a scholarship to families who apply for 21st Century Scholars.**

Soon, Clare will enter her junior year, a time when many families only begin to think about plans after high school and their costs. Clare's family is nearing college with the momentum of a savings habit and a college-bound identity that began back in elementary school!

SECTION 3

Next Steps for Operation Change the Future

If not us, who?



Donations can be made to the **Operation Change the Future Fund** online at cfwabash.org or by check, made payable to the Community Foundation of Wabash County with Operation CTF in the memo line.

Together, We Have the Power to Change Tomorrow

Wabash County cares about education. We are known for our high quality, rigorous schools that prepare our students for success. Our neighbors in the region and organizations around the country are watching to see how Wabash County is innovating its way to increased prosperity through education.

The work of implementing these educational innovations requires a sustained investment from all of us. Listed below are ways your gift will help advance educational attainment and increase prosperity in Wabash County.

YOUR GIFT OF:

\$1,000

provides one year of Imagine Early scholarships for five students for completion of their schoolwork and all college/career going activities

\$10,000

supports one year of high-quality childcare for one infant from a low-income family

\$50,000

supports Imagine Early scholarships and savings matches earned in grades 4-8 for 50 Wabash County students

\$100,000

provides the salaries for credentialed teachers and assistants needed to staff two, three-year old classrooms for one year

\$200,000

supports 50 Wabash County families with tuition assistance for one year, so that they can enroll their children in high-quality childcare and stay in the workforce

\$500,000

fully covers Phases 1 and 2 of supporting teachers and families at one high-quality childcare center or three years of Imagine Early scholarships for the entire county

Regardless of the size of your donation, your gift will help to ensure that more Wabash County children have access to high-quality and affordable childcare and that more students are prepared to attend, persist, and complete post-secondary education.

To learn more about how to donate or how to get involved in our work to raise the level of educational attainment in Wabash County, please contact the Community Foundation at 260-982-2824 or email Melissa Ford-Kalbfell at melissa@cfwabash.org.

We thank you for your consideration in joining us in our **Operation to Change the Future**.



Community
Foundation of
Wabash County

We're here for giving. We're here for good.

cfwabash.org | 260-982-4824

220 East Main Street, North Manchester, IN 46962



The Community Foundation is committed to providing leadership and services in realizing cherished values for Wabash County: independence, self-reliance, enterprise, prosperity, dignity of every individual and equality of opportunity.