



NORTHERN SANTA BARBARA COUNTY  
**UNITED WAY**

LITERACY 2.0 

**VITA** *my free Taxes.org*  
Volunteer Income Tax Assistance

 NORTHERN SANTA BARBARA COUNTY  
**UNITED WAY**  
**PRODUCT PHILANTHROPY** 

 **AmeriCorps**  
HOME FOR GOOD  
Santa Barbara County

United Way workplace campaigns support local non-profits



Powered by Northern Santa Barbara County United Way.

- State of California
- Local and regional banks
- Dolly Parton Foundation
- Numerous Non-Profit and For-Profit partners

Building opportunities for every child through:

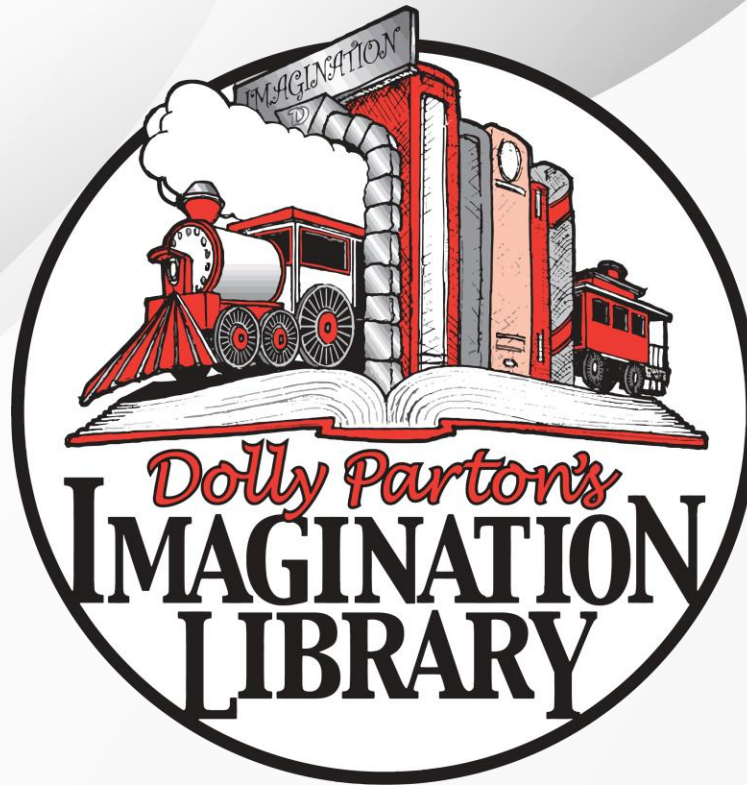
- Literacy – **Dolly Parton's Imagination Library**
- Parent Engagement – **Ready 4K & Beyond** on the Parent Powered Platform
- **Bright Futures Fund** - Financial Empowerment
  - Cal Kids enrollment
  - ScholarShare 529 with initial funding from United Way
  - United Way Money school starting at age 6 (Sammy Rabbit Savings Habits)

Parents and newborns are enrolled before they leave the hospital, or soon after going home.

79% enrollment in the first 6 months.

- Our Goal is 90% enrollment (3,000 annually) with 50% enrollment in the Bright Futures Fund.
- Reaching the five-year goal and maintaining enrollment of 15,000 And 7,500 CalKids & ScholarShare529 accounts.
- Financial literacy and savings challenges for the parents in the first 5 years.
- United Way Money School savings challenges starting at age 6.

*"Empowering the next generation and beyond with improved literacy and financial stability."*



## Imagination Library

High-quality English or Bilingual age-appropriate books are mailed monthly to children from birth to age five, at no cost to the family.

Goal: 15,000 children reached annually by Year 5 – 2030!

# Ready & Beyond



Parent Powered support  
from birth through age 18.

Guiding families with weekly  
texts and learning tools.

Goal: 15,000+ parents  
engaged annually by 2030



# Bright Futures Fund

 NORTHERN SANTA BARBARA COUNTY UNITED WAY



Financial literacy and savings accounts can be introduced as early as 4-6 months.



Programs include: CalKids/ScholarShare529  
The United Way Money School and  
Today for Tomorrow Challenge.



Goal: 7,500 youth with accounts by 2030.

# MONEY SCHOOL



**Grades 1-3 -Sammy Rabbit Savings Habits**

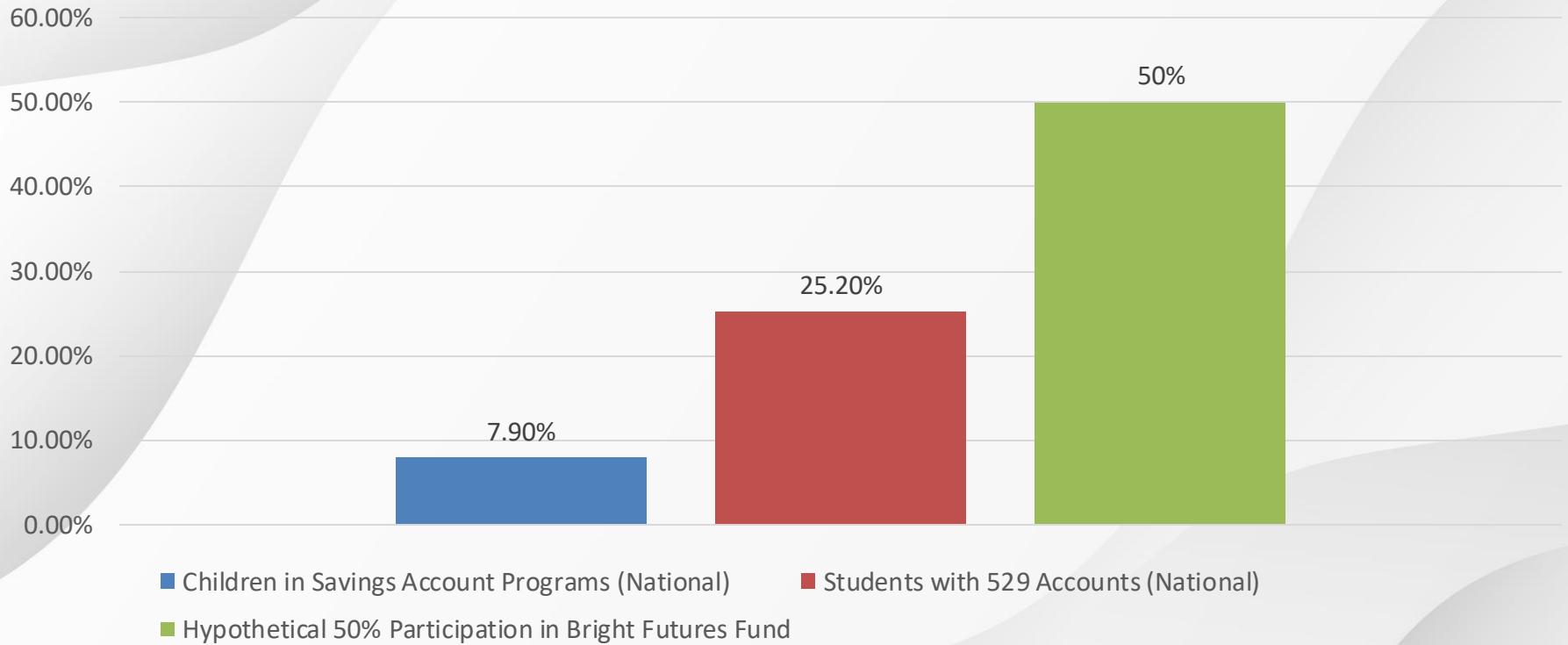
**"Get in the habit with Sammy Rabbit"**

**Grades 4-6 - \*DragonHoard: Build Your Treasure Wisely**

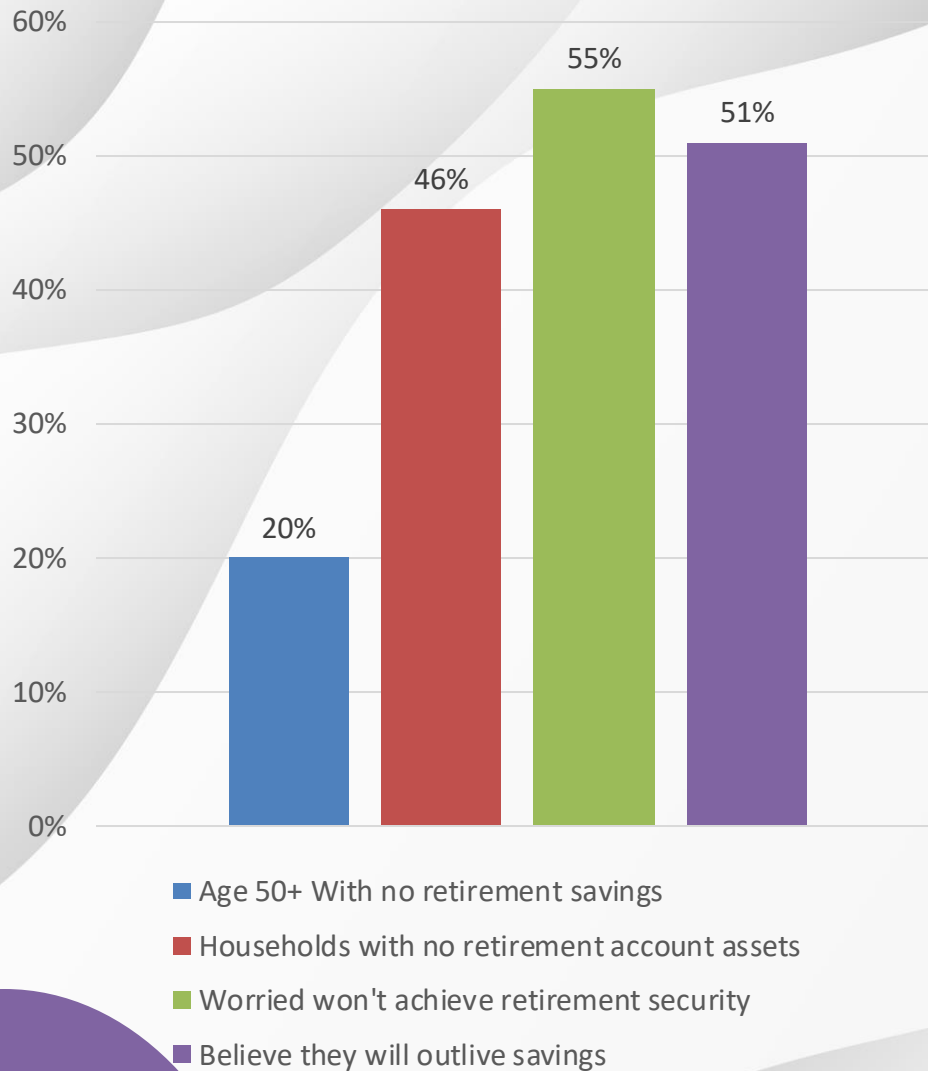
***"From coins to kingdoms—level up your money skills."***

**Grades 7–8: Potential “mythical” or “adventure” third-level brand**

## Savings & 529 Participation: National vs. Bright Futures Fund Potential



## Retirement Savings Gaps in America



- Despite the availability of retirement vehicles like 529 accounts, traditional IRAs, and 401(k)s, a significant portion of Americans—particularly those over age 50—enter their golden years underprepared, financially insecure, or entirely unprepared for retirement.

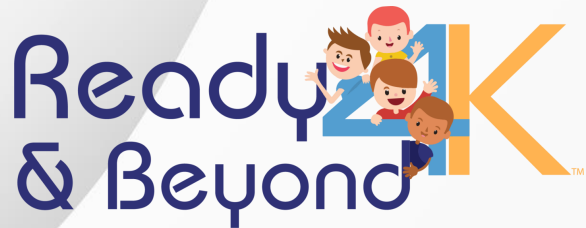
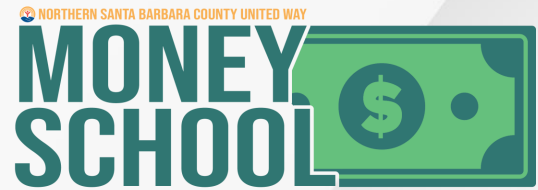


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LITERACY 2.0 The icon for Literacy 2.0, showing a bar chart with an upward-pointing arrow, surrounded by cartoon children.



Sammy  
Rabbit's  
Money School



## Our Literacy 2.0 Family

These programs and partners form the heart of Literacy 2.0. Together, we can build a stronger, smarter future for our entire region.



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**UNITED WAY**

LITERACY 2.0 

# How to Participate

Give



Advocate



Volunteer



Consider

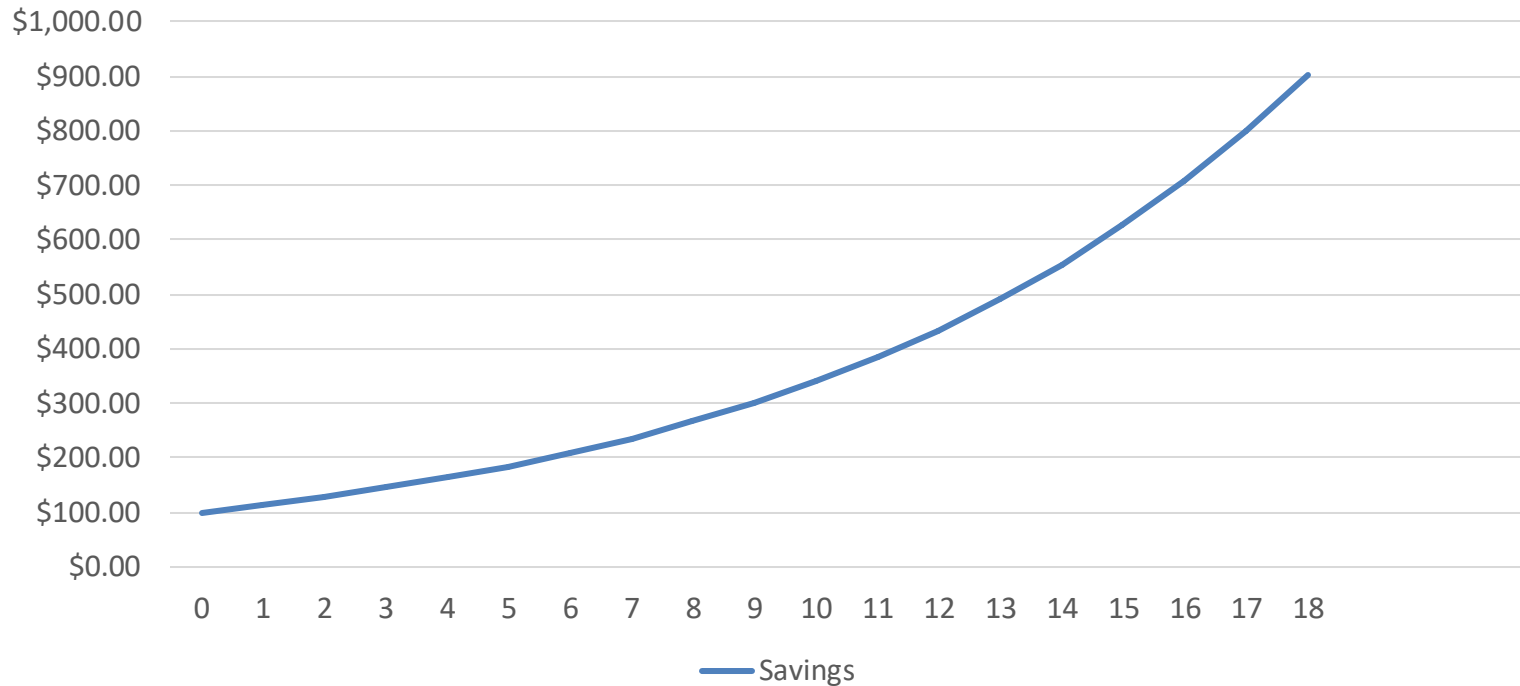


Joining

\$444 supports a child and their family through the Literacy 2.0 pillars from birth to age 18!

If you choose to give through payroll contribution plan through the school district, contact your payroll department.

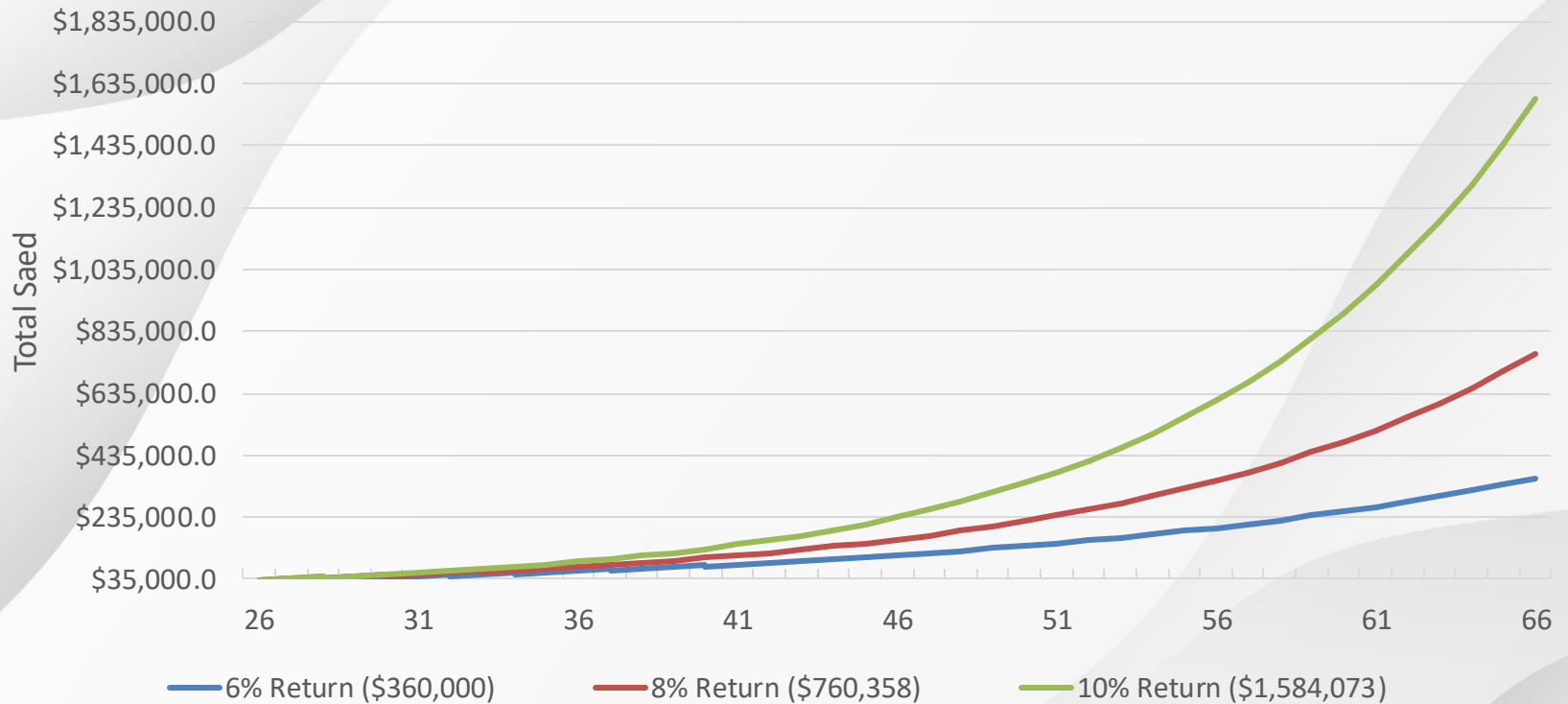
## Savings



Our Team works with every family to open a state-funded CalKids account. Each child receives \$100 in the account.

\*we will also work with qualifying families to open a federal education savings account through 2028

If parents save just a little more than a dollar a day—about \$366 a year—for the first 15 years, and then their child saves only \$1,000 a year for 11 years starting at age 16, they can build a \$35,000 account by age 26. From that point, the child never needs to contribute another penny—and with steady investing, that account could grow to nearly \$400,000 at a modest 6% return, or over \$1 million at higher returns, by retirement age.”



*“helping families save a little” to “transforming lifetime wealth trajectories”*

- The Bright Futures Fund’s approach—starting savings early and fostering lifelong investment habits—can set children on a path where a single early account could secure **hundreds of thousands to over a million dollars** for retirement.