

## Wishful Hope • Wilt

Wilt is when children aspire to go to college but cannot see a tangible way to get there, and do not successfully enroll or complete higher education after graduating high school.

52%  
low-income

children enrolled in a two-year or four-year college immediately upon graduating high school

82%  
high-income

Children from high-income families are

6X

more likely to complete a bachelor's degree by age 25.

69%  
low-income

highest-achieving children from low-income families attend college

88%  
high-income

highest-achieving children from high-income families attend college

Without assets children feel as though they have no stake in college. The path to going to college appears blurry, it feels far off, and seems like it is not for people like them, resulting in wilt.

vs.

## Tangible Hope • Bloom

When children from low or moderate income families have a Children's Savings Account (CSA), they can visualize their future selves going to college and see the path to get there.

Children are

2.5X

more likely to graduate from college when they have school savings of \$1 to \$499

Low- to moderate-income (<\$50,000) children are

4X

more likely to graduate from college when they have school savings of \$1 to \$499

Black children are

4X

more likely to graduate from college when they have school savings of \$1 to \$499

Assets enable children to purchase stock in their futures. In turn, their future selves are moved to the forefront of their minds. They can draw a clear picture of who they expect to become and how to get there. Hope becomes tangible, and children and their families take action to prepare for college.