

Every Oregon Child Deserves a Bright Future!

Oregon's future will be brighter when all of our children graduate from high school with a plan to take their next step.

Today, too many children in Oregon struggle to complete high school and fail to enroll or succeed in postsecondary education. We can capture Oregon's full potential and make sure that every child moves forward driven by their talents and interest. Whether their goal is to be a teacher, web developer, automotive engineer, or anything else, Oregon can help pave their path forward.

The Oregon Bright Futures Plan will create a Children's Savings Account for every child born in Oregon. Our plan design will leverage the investments of the state, community institutions and partners, and the efforts of children and families to build savings toward post-high school education or training.

A Powerful, Proven Tool

Children's Savings Accounts like **The Oregon Bright Futures Plan** are a proven tool to improve the educational outcomes and financial well-being of children and families. Research summaries are available at www.oregoncsa.org. Oregon needs this plan to ensure that all children have a pathway to prosperous futures.

Children's Savings Accounts are long-term, incentivized savings accounts that are opened for children at birth and continue to grow through contributions from their community and their families. By encouraging families to start planning for the future now, Children's Savings Accounts help children and families develop skills related to financial well-being and improved educational outcomes.

Children's Savings Accounts:

- Improve children's social-emotional development
- Improve math and reading scores in grade school
- Increase the likelihood that children will graduate from high school



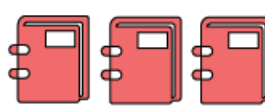
Children from families with moderate to low incomes

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Less than \$500 in college savings

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Three times as likely to go to college

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Four times as likely to graduate from college

Three Steps to a Bright Future for Every Oregon Child



1. When children are born, the Oregon Treasury automatically enrolls them in the Oregon Bright Futures plan, and makes a modest investment for every child.
2. Community partners, local foundations, or others like coordinated care organizations or local nonprofits can invest in children, and can target investments based on their own goals.
3. Children and their families save in an account they choose at any bank or credit union, or the Oregon College Savings Plan. These accounts can be linked to Bright Futures.

The Oregon Bright Futures Plan connects all of these efforts. Children and their families use the "My Bright Future" software application on their phone or with a computer to watch their savings grow and to receive reminders to save.

Oregon has the opportunity to ensure that all children begin on a path to prosperity at birth. Let's make sure the future looks bright for Oregon children and families!

About Us

The Oregon Asset Building Coalition

The Oregon Asset Building Coalition is comprised of organizations with deep connections in our many Oregon communities. We are focused on state level policy change that will promote financial resilience and the inclusion of under-served communities, communities of color, and rural communities in Oregon's prosperity.

Neighborhood Partnerships

NP is a statewide nonprofit organization with a 27 year history of achieving impacts throughout Oregon's communities. We manage the Oregon Individual Development Account (IDA) Initiative, convene the Oregon Asset Building Coalition, and convene the Oregon Housing Alliance.