



Mission

Creating and implementing a financial education model for K-12 students that produces confident, financially-savvy adults.



What we do and how



Financial Education: Our program focuses on developing financial literacy and related life skills beginning in kindergarten and progressing through high school graduation. This is accomplished via a collaborative program with the public schools that is, as of the 2025-26 school year, delivered to all enrolled K-Grade 6 students. This program, embedded in the Rappahannock County Public Schools' STEAM sessions as the MyFuture Program, nurtures a strong financial foundation in younger grades by scaffolding toward mastery of high-level economics and personal finance competencies that exceed the basic requirements of Virginia's Standards of Learning as they relate to financial literacy.



Savings Accounts: Our in-school program engages students through the teaching tool of individual custodial student savings accounts "seeded" with \$100 for entering Kindergartners or transfer students, then supplemented up to \$100 in annual earnings when a student completes educational activities, demonstrates that they grasp our lessons, and participates in an applied-knowledge year end wrap up.

Powered by Community Collaboration!

Our first-in-Virginia initiative continues to grow through strong partnerships among our on-site FamilyFutures educators, Rappahannock County Public Schools, Oak View National Bank, professional advisors, and generous individuals, businesses, and grantors committed to serving county youth.

Preparing graduates to succeed in postsecondary life, strengthen personal and family stability, and build confidence in financial decision-making is long-term work. Our innovative model shows strong potential for replication in other school systems, and we look forward to sharing both our framework and the lessons learned as we continue refining it for those we serve.

Objectives

- ✓ Ambitious, achievable grade-level plans that build year-to-year
- ✓ Financial learning elevated beyond basic SOL requirements
- ✓ Financial concepts taught from students' earliest years
- ✓ County youth equipped with confidence and money handling skills to help them avoid common financial pitfalls
- ✓ Evaluation tools to assess program success

Recent Growth Milestones

- All RCPS K-Gr 6 students enrolled in Fall 2025
- 75+ new K or transfer savers added for 2025-26
- Financial education competencies and assessments
- Initiating curriculum planning for Gr 7
- Forward-looking discussion of initiatives for Gr 8-12 students
- 430+ custodial student savings accounts at Oak View National Bank
- \$169,000+ earned, deposited, and growing at 5%
- Expanding in-kind and donor support, adding new grantors every year

