

SOWING TANGIBLE HOPE INFOGRAPHIC

WISHFUL HOPE | WILT

- **Wilt is when children aspire to go to college but cannot see a tangible way to get there; Without assets, no stakes, college is blurry, far off, results in wilt:**
 - Elliott, W., & Beverly, S. (2011). The role of savings and wealth in reducing “wilt” between expectations and college attendance. *Journal of Children and Poverty*, 17(2), 165-185. doi:10.1080/10796126.2011.538375
- **52% vs 82% low vs high-income college enrollment upon graduating from high school**
 - Aud, S., Hussar, W., Johnson, F., Kena, G., Roth, E., Manning, E., Wang, X., & Zhang, J. (2012). The condition of education 2012 (NCES 2012-045). Washington, DC: U.S. Department of Education. Retrieved from National Center for Education Statistics website: <http://nces.ed.gov/pubsearch>
- **Children from high-income families 6x more likely to have BA by age 25**
 - Bailey, M. J., and Dynarski, S. (2011). Inequality in postsecondary education. In G. Duncan & R. Murnane (Eds.), *Whither opportunity?* (pp. 117–132). New York: Russell Sage Foundation.
- **69% of low-income vs 88% high-income highest achieving attend college**
 - Advisory Committee on Student Financial Assistance. 2010. “The Rising Price of Inequality: How Inadequate Grant Aid Limits College Access and Persistence.” U.S. Department of Education (Washington, D.C.).

TANGIBLE HOPE | BLOOM

- **Children are 2.5X more likely to graduate from college when they have school savings of \$1 to \$499**
 - Elliott, W. (2013). Small-dollar children’s savings accounts and children's college outcomes. *Children and Youth Services Review*, 35 (3), p. 572-585.
- **Low- to moderate-income (<\$50,000) children are 4X more likely to graduate from college when they have school savings of \$1 to \$499**
 - Elliott, W., Song, H-a, & Nam, I. (2013). Small-dollar children’s saving accounts and children's college outcomes by income level. *Children and Youth Services Review*, 35 (2013), p. 560-571.

- **Black Children are 4X more likely to graduate from college when they have school savings of \$1 to \$499**
 - Friedline, T., Elliott, W., & Nam, I. (2013). Small-dollar children's savings accounts and children's college outcomes by race. *Children and Youth Services Review*, 35 (3), p. 548-559.

- **Assets future stock, future selves moved to forefront, clear picture and how to get there. Hope becomes tangible, children and families take action to prepare for college.**
 - Oyserman, D. and Destin, M. (2010). "Identity-based motivation: Implications for intervention." *The Counseling Psychologist*, 38(7): 1001-1043.
 - Elliott, W. (2013). Small-dollar children's savings accounts and children's college outcomes. *Children and Youth Services Review*, 35(3), 572-585.
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