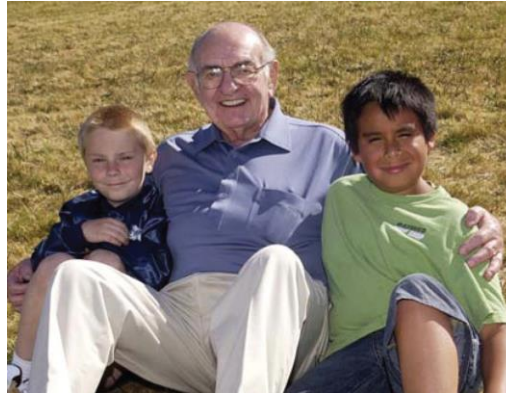


Introducing the



STAR FUND

An educational fund encouraging campers to stay in school and take aim for their bright future



Camp Rosenbaum History

Camp Rosenbaum was the vision of Fred Rosenbaum (1926-2009), who was Chair of the Housing Authority of Portland (now known as Home Forward) and an Oregon Air National Guard Assistant Adjutant General. For more than 40 years, Camp Rosenbaum has spent one week each summer with our campers, empowering them to take responsibility for their lives, urging them to stay in school and reinforcing hope for their best future. We are excited for the opportunity to extend that week of influence, by launching an education savings program for our campers.

More Information

For more information about the Star Fund, general information on Camp Rosenbaum or to make a donation, call 503-388-4140 or go to our website: www.camprosenbaum.org

The Star Fund

The Star Fund is an account that Camp Rosenbaum will add to each year a child finishes a grade in school. Camp Rosenbaum will save money in an account for campers, to be disbursed after high school graduation. For each year the camper advances in grade school and high school, Camp Rosenbaum will add to their account. After high school graduation, money will be released directly to the school or program the camper chooses for higher education. Star Funds will set expectations for campers to plan for their future and succeed after high school.



No Cost to Families

The Star Fund accounts will be opened and maintained at no cost to families. At this time families will not be able to make deposits to the accounts.



Saving for the Future

The Camp Rosenbaum Fund is a community-building nonprofit whose mission is to provide life enhancing opportunities for low-income young people through mentoring, camp and athletic programs. Our programs are designed to instill good citizenship, hope, and a sense that anything is possible with education, hard work and good choices.

Research shows that starting kids with financial education and savings early in life can have positive impacts on their future. Children with money saved for college tend to do better in school, with higher math and reading scores. These children are also more likely to enroll in college, and four times more likely to graduate.

Children begin to think about their futures as early as elementary school. Camp Rosenbaum hopes to help children build positive expectations for their own future and support them as they follow their paths to success.

Building Your Star Fund

The Star Fund begins when Camp Rosenbaum receives the enrollment paperwork. Camp Rosenbaum will credit the account \$100 when it's opened. Camp Rosenbaum will credit more money in the account as a camper completes each grade. At the end of the school year, families will send their camper's report cards to show they are moving on to the next grade. Camper accounts will receive \$50 for each year of middle school, and \$100 for each year of high school. The account for an 11-year-old camper might look like this:

Event	Credit	Total
Enrollment	\$100	\$100
5 th grade passed	\$50	\$150
6 th grade passed	\$50	\$200
7 th grade passed	\$50	\$250
8 th grade passed	\$50	\$300
9 th grade passed	\$100	\$400
10 th grade passed	\$100	\$500
11 th grade passed	\$100	\$600
Graduation	\$100	\$700

Campers will receive quarterly statements mailed to their home, with details about the account, interest accrued and the change in balance. Statements are a great way for children to learn financial ideas and the math principles that go along with savings. In the future, we hope to offer additional financial education opportunities.

Disbursement at Graduation

The Star Fund is designed not just to encourage campers to graduate from high school, but to make choices that lead to future success afterwards. To receive their fund, campers will notify us of their plans after high school. Money can only be used for higher education or to open an IDA. Money will only be sent directly to the school, training or IDA program.

Because Camp Rosenbaum recognizes that a variety of paths can lead to future success, a camper can receive their Star Fund for any certified education beyond high school, including:

- Four year college or university
- Two year college or university
- Vocational, technical or trade school
- Apprenticeship or training programs

Campers have up to five years after high school graduation to notify us of their plans for higher education.

