



# Considerations for Outreach and Engagement for Children's Savings Accounts

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Family and child engagement is a key element for a successful CSA program. Keeping participants connected throughout the program helps to ensure that they understand the account and incentives offered and the value of making their own savings contributions.

Engaging families can also be critical for supporting children's academic performance and cultivating a college-bound identity in children. Engagement strategies will differ depending on your program model, your program goals, and how your program is administered.

## Engagement can take many forms, including:

- Providing program activities for children and their families, such as financial education.
- Encouraging children and parents to make deposits.
- Giving parents tips on how to talk to children about their accounts.
- Including activities and discussion of the accounts in classrooms.

## High-Touch Engagement

- Have multiple touch points with program participants e.g., school events, classroom workshops, and financial coaching.
- Provide active, ongoing communication through a variety of media, such as newsletters, email, in-person meetings, phone calls, etc.
- Facilitate financial capability services for children, families or both, and provide, or refer participants to other programs and services.

High-touch programs may be more resource intensive, but they may help to boost program participation, including family deposits into accounts. To reduce the resource burden, program coordinators can work with community partners that already regularly interact with participants or their families to help foster engagement.

## Low-Touch Engagement

- Have limited touch points with program participants.
- Provide infrequent or indirect communication, such as account statements or periodic email reminders.

Well-designed, thoughtful and appropriate messaging for a CSA program is critical to achieving family buy-in, encouraging families to use the accounts, and ensuring that the program is well understood by participants and families. Family engagement is critical to boosting the savings participation rate. A variety of communication tools and opportunities can be provided for participants to interact, such as forums, in-person or virtual group meetings, and peer mentoring.