



K2C RESEARCH

Improves Odds of Attending College

Savings—even small amounts—can improve the odds that San Francisco students will attend and graduate from college. Low- to moderate-income* children with savings set aside for college are up to three times more likely to attend college and four times more likely to graduate from college than those without an account.

Cultivates College-Going Identities

Programs like Kindergarten to College (K2C) cultivate college-going identities*. Savings is linked to increases in math scores among youth; better health and education outcomes; and the development of a “future orientation”.

More Likely to Save as Adults

In adulthood, people are more likely to save if they saved in childhood*, and programs like K2C can connect children* to assets such as retirement accounts, real estate, and other investments. College savings help children avoid student debt*, an important outcome since indebted college graduates accumulate less wealth* than do graduates who never borrowed to finance their degrees.

* Visit sfgov.org/k2c/about-k2c for links to the research