WHAT IS 1ST TO FINISH?
The program is designed to establish savings accounts for students starting first grade. It is managed by the Marquette Area Public Schools Education Foundation (MAPS Ed Foundation) to help build savings, increase financial literacy, and assist with post-secondary schooling and career training. Each 1st grade student attending a Marquette public school can have a 1st to Finish account opened on their behalf by the MAPS Ed Foundation. All 1st grade students enrolled in Marquette Public Schools are eligible.

HOW CAN MY CHILD EARN ADDITIONAL MONEY FOR DEPOSIT INTO THE ACCOUNT?
Each school year, you may receive information about specific “incentives” your child can earn. The MAPS Ed Foundation will raise the money to be used as incentives.

DOES THE ACCOUNT EARN INTEREST, AND IF SO, HOW IS IT PAID?
Yes, 1st to Finish accounts earn interest. Interest will be compounded periodically and credited to accounts at that time as an incentive.

DO I HAVE TO PROVIDE MY CHILD’S SOCIAL SECURITY NUMBER?
No; the MAPS Ed Foundation is the owner of the account. Only a student’s name, address, date of birth, school ID number, and parent/guardian name is needed. This information is provided to MAPS Ed Foundation by the school district. No information will be shared outside of program partners.
WHO CAN INQUIRE ABOUT MY CHILD’S ACCOUNT?
A parent or guardian can inquire by emailing the foundation at mapseducationfoundation@gmail.com. Each July, a statement will be available to parents/guardians. If you would like a copy, please contact the office.

HOW LONG DOES MY CHILD HAVE TO USE THE FUNDS IN THE ACCOUNT?
The funds need to be used within five years following a student’s graduation. Unclaimed or unused funds will be returned to the Foundation.

WHAT FEES WILL BE CHARGED TO MY CHILD’S 1ST TO FINISH ACCOUNT?
The 1st to Finish accounts are not subject to any fees.

WHAT IF WE MOVE?
If a student moves out of the participating school but remains in a school within Marquette Area Public Schools, the account will remain in effect as if they had not moved out of the original participating school district. If moving outside Marquette Area Public Schools, the account will be held for the student as if they were currently enrolled in the original participating school district, but the student will not be eligible for additional incentives from the MAPS Ed Foundation.

HOW CAN FUNDS IN THE ACCOUNT BE USED?
Use of the funds may include, but are not limited to, tuition, mandatory fees, books, supplies, and equipment needed for post-secondary education. Withdrawals may be used to pay for accommodations required for the student to attend school, integrate into their community, and/or life skills/career training.

CAN WE CONTRIBUTE TO THE ACCOUNT?
Yes! Students and family members can contribute to their account by depositing money at their respective bank as follows:
- Cherry Creek & Graveraet: Range Bank
- Sandy Knoll & Superior Hills: Incredible Bank

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