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**Jonesboro Education Trust (JET)**

Building Aspirations Through Civic Engagement

*Prepared by the Office of Councilman Alfred Dixon*

*Table of Contents*

- 1. Program Description*

2. *Why Staying Connected in Jonesboro Matters*
3. *Role of the City of Jonesboro*
4. *How JET Works: Civic Action Builds Opportunity*
5. *JET Accounts*
6. *How JET Accounts Are Managed and Protected*
7. *Incentives Through Civic Engagement*
8. *JET Pilot Program Overview (2026–2027)*
9. *JET Pilot Program Goals and Budget Snapshot*
10. *Building Long-Term Support Through Partnerships*
11. *If a Scholar Moves*
12. *How and When JET Funds Can Be Used*

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## **1. Program Description**

The Jonesboro Education Trust (JET) is a civic engagement–driven education and opportunity program focused on building aspirations, strengthening community pride, and supporting the long-term success of Jonesboro’s children. JET begins early, introducing students and families to the fundamentals of saving, investing, and fiscal responsibility, helping children understand not only the value of money, but the importance of planning, discipline, and long-term thinking.

JET links active participation in the City of Jonesboro with education and opportunity investment, rewarding families and students for contributing to their community. Through seed savings, age-appropriate financial education, civic engagement incentives, milestone awards, and public-private partnerships, JET creates a structured pathway designed to help each scholar build meaningful financial support that can be used toward college, workforce training, or entrepreneurship opportunities by the time they graduate from high school.

More than a traditional savings initiative, JET operates as a community-based learning system that equips young people with practical life skills and a sense of ownership in their future. By teaching families how money grows over time and how positive choices and civic responsibility lead to opportunity, JET reinforces a powerful message: when young people invest in their city, their city invests back in them.

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## **2. Why Staying Connected in Jonesboro Matters**

While JET is designed to support individual students, its impact is deeply rooted in strengthening connection, pride, and long-term engagement within the City of Jonesboro. Remaining engaged in Jonesboro allows students to fully benefit from the program’s incentives, leadership opportunities, and long-term partnerships. More importantly, it reinforces the belief that Jonesboro is not just a place to live, but a community that invests in its young people when they invest back into it.

Through education, workforce development, entrepreneurship, and civic engagement, JET prepares scholars to succeed while cultivating future leaders who understand the value of community, service, and ownership. In doing so, JET strengthens both individual outcomes and the long-term vitality of the City of Jonesboro.

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## **3. Role of the City of Jonesboro**

To support this vision, the City of Jonesboro plays a critical facilitative role, providing structure, access, and accountability without placing additional strain on public funds. The City serves as the convener, facilitator, and steward of the Jonesboro Education Trust, providing the civic infrastructure that allows the program to function with integrity, transparency, and public trust.

While the City does not directly fund individual accounts, it plays a vital role by facilitating partnerships between schools, community organizations, sponsors, and families; coordinating civic engagement opportunities; verifying participation and ensuring program accountability; and hosting civic education, enrollment, and recognition activities. The City also acts as a champion of youth investment and community pride by elevating participation, celebrating milestones, and aligning JET with broader city goals related to workforce development, civic engagement, and long-term economic vitality.

The City does not have to write the check to make the program work. It provides the structure, access, and accountability that make private and philanthropic investment possible.

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## **4. How JET Works: Civic Action Builds Opportunity**

With this foundation in place, JET operates through a clear and intentional model that connects civic participation to education and opportunity investment. By encouraging civic participation at a young age, JET builds pride, ownership, and long-term engagement in the City of Jonesboro.

JET functions as a Positive Civic Engagement Incentive System, where verified community actions earn education credits funded through private, philanthropic, and corporate partnerships. Families and students earn credits by making consistent deposits into a JET savings account; attending financial literacy or civic education workshops; participating in local government meetings and public comment opportunities; joining citywide cleanups or beautification efforts; volunteering at city-sponsored events; planting or maintaining plots in the community garden; and participating in youth civic programs. Each verified action generates education credits that are deposited into a child’s JET pathway through sponsor-funded incentives.

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## **5. JET Accounts**

These civic actions translate into tangible opportunity through individual JET accounts, which serve as the financial pathway for each participating student. JET accounts are designed to be accessible, user-friendly, and supportive of families who may be unfamiliar with traditional financial institutions.

Participating kindergarten students enrolled in Clayton County Public Schools within the City of Jonesboro will be automatically enrolled, reducing barriers to participation. Each student receives an initial \$100 seed deposit funded through pilot grant resources. As the program grows, accounts may include progressive funding and incentives, such as sponsored matching contributions tied to civic engagement and family participation.

Families have flexible options to contribute to accounts, including online, in-person, or mail-in deposits. While the pilot establishes the foundation, the long-term vision is to grow each student’s access to meaningful education, workforce, or entrepreneurship support through sustained engagement, partnerships, and community investment—benefiting both participating students and the City of Jonesboro.

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## **6. How JET Accounts Are Managed and Protected**

To ensure trust, transparency, and long-term sustainability, JET accounts are managed through

safeguards designed to protect families, partners, and the integrity of the program. The City of Jonesboro is continuing discussions with financial institutions to finalize an account structure that is accessible for families, transparent for partners, and compliant with all applicable legal and regulatory requirements.

During the pilot phase, funds will be managed through a centralized, program-managed structure that ensures resources are used exclusively for their intended purpose. This structure provides accountability and visibility for families, partners, and administrators, including clear tracking of deposits, incentives, credits, and long-term growth. An online platform will allow families to securely view balances, activity, incentives earned, and program updates.

JET accounts function as deposit-only education and opportunity pathways, with disbursements restricted to approved post-secondary uses. Eligible uses include college and community college tuition, vocational and technical training, workforce certifications, required books and materials, and other education-related expenses. JET also supports entrepreneurship and business ownership pathways, including approved costs such as business registration and licensing fees, accredited entrepreneurship programs, startup incubators, tools or equipment tied to a trade, and workforce development initiatives. All non-traditional disbursements require documentation and verification.

Funds are generally intended to be accessed by age 25. Extensions may be granted for students participating in national or community service programs, with deferrals available for up to ten years or age 35.

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## **7. Incentives through Civic Engagement**

Beyond family contributions, students grow their accounts through incentive-based credits earned by meaningful civic participation. JET incentives and scholarships are earned through verified participation and are available while a student is actively engaged in an eligible program, including Clayton County Public Schools within the city limits, approved alternative programs, and eligible homeschool programs.

Incentives are intentionally tied to positive civic behavior, family engagement, and long-term commitment to Jonesboro. Continued participation and progress toward a defined post-secondary, workforce, or entrepreneurial plan are required. If participation requirements are not met, unearned or conditional incentives may be forfeited and returned to the JET program to

support future scholars.

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## 8. JET Pilot Program Overview (2026–2027)

To launch this model responsibly, JET will begin with a focused pilot during the 2026–2027 school year. The pilot will serve 25 kindergarten students at one elementary school, allowing the program to validate systems, partnerships, and outcomes at a manageable scale.

The pilot seeks \$40,000 in implementation funding to support student seed deposits, civic engagement incentives, financial literacy programming, milestone recognition, evaluation, and a program reserve. These funds are dedicated exclusively to pilot implementation and do not include administrative or staffing costs.

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## 9. JET Pilot Program Goals and Budget Snapshot

The pilot’s goals and budget reflect this intentional approach, prioritizing impact, accountability, and long-term sustainability. The pilot establishes financial accounts, introduces saving and investment habits, and launches civic engagement incentives. Over time, as partnerships deepen and resources expand, annual incentives and sponsor matches increase allowing each scholar to build toward approximately \$30,000 or more by high school graduation. Momentum, consistency, and community investment make this outcome possible.

### **Jonesboro Education Trust (JET) – Pilot Budget Pilot Year: 2026–2027 | Scholars Served: 25 | Total Budget: \$40,000**

<b>Budget Category</b>	<b>Description</b>	<b>Amount (\$)</b>
Student Seed Deposits	25 students x \$100	2,500
Civic Engagement Incentives	Year-One incentives (\$500 per student)	12,500
Workshops & Family Engagement	Financial literacy, materials, family support	7,500
Milestones & Recognition	Enrollment, mid-year, end-of-year recognition	5,000
Evaluation & Reporting	Tracking, surveys, CPA/fiscal review	5,000
Program Reserve	Year-two incentive carryforward	7,500
<b>TOTAL</b>		<b>40,000</b>

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## **10. Building Long-Term Support Through Partnerships**

Long-term success depends on strong public-private partnerships and sustained community support. JET will pursue local business sponsorships, community-based fundraising events, and partnerships with the CCPS Foundation and Clayton State University to align with education-focused grant opportunities and resources.

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## **11. If a Scholar Moves**

JET is designed to follow the student while remaining rooted in Jonesboro pride and participation. Students who relocate outside the City of Jonesboro may retain and grow funds only contributed by their family but will no longer be eligible for Jonesboro-specific incentives or sponsored matches.

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## **12. How & When JET Fund Can Be Used**

Clear guidelines ensure flexibility for families while preserving accountability and public trust. Disbursements are processed through a verification process and applied directly to qualified expenses. If no eligible pathway is pursued by age 25, family contributions may be released to the student, while incentive-based and sponsor-funded contributions revert to the program.

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