



Lutheran Church Extension Fund

> where investments build ministry



Young Investors (Y.I.) Club

Frequently Asked Questions for K.I.D.S. Stamps Coordinators

The Y.I. Club and Y.I. Stamp program begin Sept. 1, 2013.

Why Y.I.?

Y.I. stands for Young Investors, because children are never too young to learn that God gives us many blessings to use wisely and share with others. And by sharing, we can help others hear about Jesus!

That sharing can start even before children are old enough to attend Sunday school or a Lutheran day school – the usual ages for those that have traditionally participated in the Kids Into Discipleship and Stewardship (K.I.D.S.) Stamp program. The sharing and learning can continue into the high school years as well, and better prepare our future leaders to be good stewards of their money and other God-given gifts.

The Y.I. Club offers young people, ages 0-18, the benefits of investing with LCEF beyond what was available through the K.I.D.S. program.

Will I still be able to sell stamps at my school or church?

Yes! In fact, we hope you sell even more now! This program is meant to invite more participation because of the additional benefits of the Y.I. Club and its age-specific activities and gifts. Our goal is to encourage good financial and stewardship habits from birth into young adulthood.

What do I tell the children?

You can share with the children that they now have new and more opportunities to save, share and learn about Jesus! Buying and saving Y.I. Stamps will be similar to K.I.D.S. Stamps, but with the extra bonus of being a member of the Y.I. Club once the first investment is made. (See the list of features of the Y.I. StewardAccount®, the new investment for stamp redemption. The Y.I. Club brochures will also be helpful in explaining the benefits to children and parents.)

If your students already have LCEF investments, they can choose to retain the original investment and also open a Y.I. StewardAccount to become a member of the Y.I. Club. As a member, they will receive gifts and can participate in activities at three different age levels. To encourage older children to participate, the Mission Builders and World Changers levels include earning extra funds in their investment for good grades and community service; the World Changers level includes a college scholarship program for high school seniors.

What do I need to do to get started?

As you deplete your supplies of K.I.D.S. stamps, books and promotional materials, you can order new materials. They are available Sept. 1, 2013. You will follow the same procedures for ordering your materials as you have in the past. A new order form will be available on the lcef.org website or from your district office contact.

You may also choose to exchange your supply of K.I.D.S. Stamps for new Y.I. Stamps. The districts will have an exchange form available after Sept. 1 to facilitate this process. We will ask you to enclose the form with the stamps and mail them to the LCEF National Office for exchange.

Can the children mix-and-match old stamps and new stamps in the same stamp book?

Yes, in fact we encourage you to use all of your K.I.D.S. Stamps, and continue to save with new Y.I. Stamps. On Sept. 1, the stamps will only come in \$1 denominations and the design of the stamps will be different. We will accept partial stamp books/sheets, as long as a total of \$25 or more is submitted for new investments. Partial books/sheets may be sent in for redemptions into existing investments.

What are the features of a Y.I. StewardAccount?

With an investment of just \$25 in a Y.I. StewardAccount, a child becomes a Y.I. Club member with fun special activities. Information detailing the investment features also will be sent to the investor and custodian after the investment is open. A Y.I. StewardAccount has many features, including:

- Premium interest rate on balances up to \$1,000
- Interest compounded and paid monthly
- Access through checks for the custodian (initial quantity is FREE).
- An optional debit card for the custodian at any time and the young investor at the age of 16 or older
- No monthly maintenance or membership fees
- Free *MyAccount* online access



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