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April 22, 2025

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Teens In Foster Care Sign on for Financial Success with New Vystar Credit Union and Family Support Services Fostering Financial Fitness Program

JACKSONVILLE, FL — VyStar Credit Union and Family Support Services (FSS) proudly partnered on a groundbreaking program designed to provide financial education and banking access to youth in foster care in Florida. This program officially debuted with a “Financial Independence Signing Day” event held on Friday, April 18 at the VyStar Credit Union Roosevelt Branch in Jacksonville, FL.

Financial Independence Signing Day was a high-energy, celebratory event, much like a college signing day. The first group of individuals who successfully completed VyStar’s Fostering Financial Fitness program and received their emancipation orders proudly took a major step toward adulthood. Instead of committing to a school, they committed to their financial future, symbolically signing for their first checking and savings accounts and embracing financial independence. To accommodate foster youth who may face transportation challenges, a virtual component was added to the Financial Fitness training, making it easier for them to complete the program. As a result, 36 foster youth have successfully completed the training.

As part of VyStar’s Fostering Financial Fitness program, the credit union’s Florida branches will be designated as Foster Friendly branches where member services representatives have received training to assist youth in foster care with opening bank accounts and provide support as they navigate the financial process.

“As a community-based credit union, VyStar is dedicated to ensuring every young adult, especially those aging out of foster care has access to the financial tools they need to succeed,” said Dana Karzan, VyStar Chief Marketing Officer. “By offering a fully online financial education course and making account access easier, we’re removing unnecessary barriers and helping youth in foster care build a strong financial future.”

Youth in foster care often struggle to open checking and savings accounts due to legal barriers, limiting their ability to develop financial independence. In 2022 alone, [18,500 youth nationally exited foster care](#) without being adopted, placing them at higher risk of financial instability, homelessness, and other adverse life experiences. Locally, FSS reported just over 1,200 youth in out-of-home care in Duval and Nassau counties at the end of March 2025, including 360 young people ages 13-23 in foster care, [Extended Foster Care](#), and other support programs.

“Opening a bank account and having family support is so routine for many of us that we barely give it a second thought – but not all our kids have that experience,” said Maria Oxford, FSS’ Independent Living and Youth Well Being Manager. “For our young adults in care, having a community partner like VyStar wrap around them is a milestone moment marking the beginning of their financial empowerment.

VyStar’s commitment to making their branches a welcoming, supportive space for foster youth exemplifies what it means to be part of a community of care.”

For interviews, b-roll, and images from the event, please [click here](#) to access and download the media assets.

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About VyStar Credit Union

VyStar Credit Union is the second-largest credit union headquartered in Florida, with 79 full-service branches across Florida and Georgia, 1 million members and assets of over \$14 billion. VyStar is the top mortgage lender in Northeast Florida and a major employer in the region with over 2,500 employees across the communities it serves. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, 29 Georgia counties, and past and present military members and their families all over the world. VyStar members have access to 55,000 surcharge free ATMs worldwide. For more information, visit vystarcu.org, and follow us on [Facebook](#), [Instagram](#), [X \(Twitter\)](#), and [LinkedIn](#).

About Family Support Services (FSS) of Duval and Nassau Counties

Family Support Services is the lead agency for family preservation, foster care, and adoption services in Duval, Nassau, Pasco and Pinellas counties. Through community-based care, FSS provides services and programs to help prevent child abuse and neglect, to promote a healthy family environment and to care for our community's children in foster care. For more information, go to www.familysupport.org and follow us on Facebook, Instagram, X (formerly Twitter) and LinkedIn.