Janice Stuck, a McDonald's restaurant manager in Aberdeen, is saving for her education with the help of her employer, Julianne Hanner, through a new Lifelong Learning Account (LiLA). LiLAs are educational savings accounts where employees make regular contributions matched by their employer.

# LiLA offers 'win-win' for employees and employers

A new financial tool that encourages business owners to invest in their employees' education through a joint savings account has already attracted four area businesses, with several others expressing interest in signing on.

Lifelong Learning Accounts (LiLAs) are educational savings accounts, where employees make regular contributions matched by their employer, similar to a 401 (k). Except with LiLA, the accumulated savings are spent on continuing education, helping employees connect with college, explore educational opportunities and build careers.

"It just gives us one more thing in our collection of benefits that can make us more competitive as an employer," said Julianne Hanner, a McDonald's franchise owner with restaurants in Grays Harbor and Pacific counties, who signed on to LiLA in July.

The program launched this summer in Thurston, Grays Harbor, Mason, Pacific and Lewis counties as part of a five-county pilot project and is overseen by the Workforce Training and Education Coordinating Board, a state agency which promotes education and training needed by workers for family-wage careers.

"We're working hard to get the word out to the business community about the benefits of this program," said Patrick Woods, LiLA's program coordinator, who is making the rounds at various Chambers of Commerce and other business meetings. "This is a great opportunity for businesses to support their employees in an affordable way, while adding a tangible benefit that attracts-and keeps-top performing workers."

The idea behind LiLA is to make education more accessible and affordable to frontline workers who otherwise might not continue with school, while helping businesses build a skilled and educated workforce from the ground up.

Janice Stuck, a McDonald's restaurant manager from Hoquiam, is among the first group of employees to participate in the plan, which calls for a minimum monthly contribution of $20, matched dollar for dollar by the employer. In six months time, she can easily have $240 sitting in her LiLA account, an amount that could reach $500 after a LiLA launch scholarship is added in. The scholarship is part of the pilot project and will help more workers save for, and start their classes, faster.

"LiLA just seemed like a good way to get some help paying for my education," said Stuck, 28, a mother of two who manages a McDonald's in the Aberdeen Wal-Mart. "With a family, there's not a whole lot of extra money for doing those things. It seemed liked a great opportunity to help you get in there as soon as possible, and get you going on a career path."

Stuck started working at McDonalds while a student at Hoquiam High School. She took time off to start her family and then returned a little over two years ago as a shift manager. In April, she was promoted to restaurant manager, a job where she is responsible for everything from staffing to cash handling to stocking.

Stuck's goal is to eventually earn an associate's degree in restaurant management, as part of a program offered through the corporate McDonald's. But many of her pre-requisites in subjects such as English and math will likely be taken at Grays Harbor College using LiLA savings money.

"Julianne (Hanner) is an excellent employer," said Stuck of Hanner's commitment to her and the LiLA program. "She really does care about each of her employees and wants us to succeed. She's willing to stick her neck out and her money out to help us stay with the business and progress within it."

Hanner, a long-time workforce advocate, said LiLA offers her a new tool to help her employees and her business thrive.

"This helps us fulfill our promise of helping them be everything they can be," Hanner said. "If they move on to a different business or different organization, that's ok. A more educated, happier and more productive employee only benefits us and our business. It becomes a win-win really."

For more information about LiLA go to www.lila.wa.gov or contact Woods at the Workforce Board at 360-664-4232; pwoods@wtb.wa.gov.