

Helping Your Child Go to College

arents play an important role in getting their children to appreciate the importance of a college education. As you share this activity booklet with your children, talk to them about college and what it can mean for their future.

Kentucky's 529 College Savings Plan can help.

A 529 college savings plan offers a tax-advantaged way to help families save for college. Kentucky's 529 plan is called the Kentucky Education Savings Plan Trust (KESPT).

Parents!

KESPT allows you to create an account to help pay qualified educational expenses when your child goes to college. To learn more about **KESPT**, please visit **kysaves.com** to request a **KESPT enrollment kit**.

KESPT Highlights

- Parents, Grandparents, family and friends can open an account
- Qualified withdrawals are federal and state income tax-free
- Low minimum contribution of only \$25 to get started
- Choice of investment options
- Funds can be used at eligible schools nationwide and some abroad
- Managed by TIAA-CREF Tuition Financing, Inc., a leading financial services provider
- Administered by the Kentucky Higher Education Assistance Authority (KHEAA)

Steps to Saving for College

- Set up a plan and evaluate how much you need to save by using the College Savings Calculator on kysaves.com.
- Set up regular contributions to your 529 plan account with the Automatic Contribution Plan or through payroll deduction (if offered by your employer).
- Consider increasing your contributions this year by contributing your annual raise, a tax refund or even a gift to a 529 plan.
- Give a gift that makes a difference in a child's future by making a contribution to a 529 plan account for a birthday or holiday present. Gift certificates can be downloaded at kysaves.com and filled out with the child's name and gift amount. Or invite a friend or relative to make a contribution to your child's account using the eGift function.

For more information.

Find enrollment information, calculate your savings needs, compare college savings options and more at kysaves.com or call 1-877-KY TRUST (1-877-598-7878).

Why Go to College?

here are lots of good reasons to go to college. College can help you get a job that you like and earn more money.

Here are some kids who want to go to college, too! Draw a line connecting their picture with what they want to be when they grow up.

Software Developer





Scientist

Architect

Doctor





Teacher





What do you want to be when you grow up?

You can be anything when you grow up-an engineer, a biologist... you decide!

Saving For College!

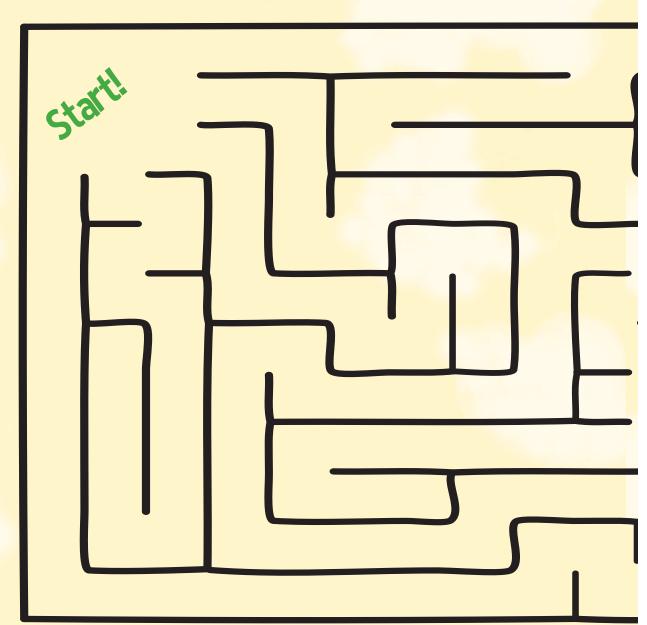
College can cost a lot of money. Most moms and dads save their money for a long time to pay for college. But if you save a little bit at a time, it's not so hard to find your way.

1. Mom and Dad open a college savings account when you're born.



2. When you get money as a gift, save some of it for college.





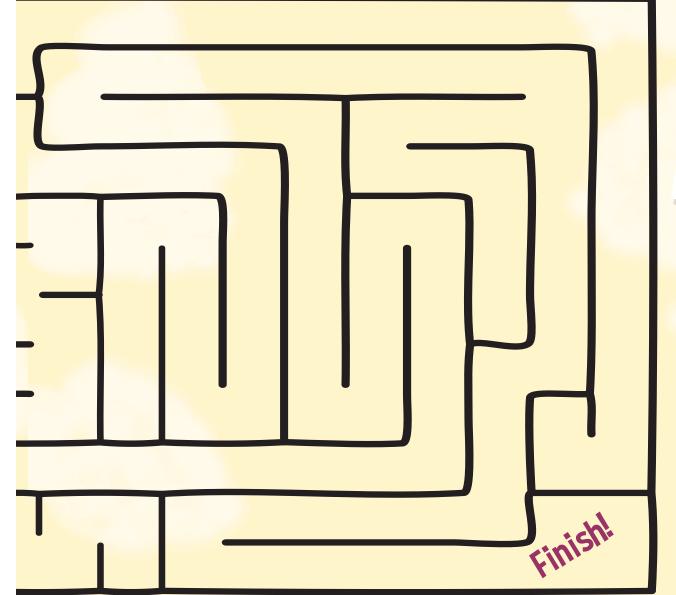
How will you save for college?

College is expensive, but ask your parents to visit kysaves.com to explore ways for your family to start saving for the future. There, they will find tools, calculators and family fun!





3. Save money you get for completing chores.





4. Save some of your pay from your first job.



5. Congratulations Graduate!

College is fun!

Find and circle the college words in the puzzle.

Μ	D	Z	Р	R	0	F	Ε	S	S	0	R	С
L	Ε	D	U	С	A	Т	I	0	N	X	Р	0
I	С	Q	Μ	Н	Т	U	I	Т	I	0	Ν	L
В	0	0	K	S	L	G	Μ	В	S	W	Q	L
R	N	G	Z	Т	K	R	Т	С	J	Z	Р	Ε
A	С	R	X	U	D	I	Р	L	0	Μ	A	G
R	A	A	S	D	Ε	W	J	A	F	٧	С	Ε
Y	Μ	D	W	Ε	G	٧	Z	S	0	Ε	A	F
Ν	Р	Ε	С	N	R	В	I	S	٧	D	R	N
G	U	S	D	Т	Ε	G	K	Ε	N	U	Ε	Т
Н	S	Р	Q	S	Ε	U	Н	D	L	Н	Ε	Ε
S	Ε	Μ	Ε	S	Т	Ε	R	Z	I	K	R	S
A	U	N	I	٧	Ε	R	S	I	Т	Υ	L	Т

Professor Campus Library Students Books Class Test Tuition Degree Career University Diploma Semester
Education
College
Grades

Where Will You Go to College?

Kentucky has many colleges and universities. Some of them are on the map below of Kentucky. Each number matches one of the colleges listed. Can you match the college with the number and city?

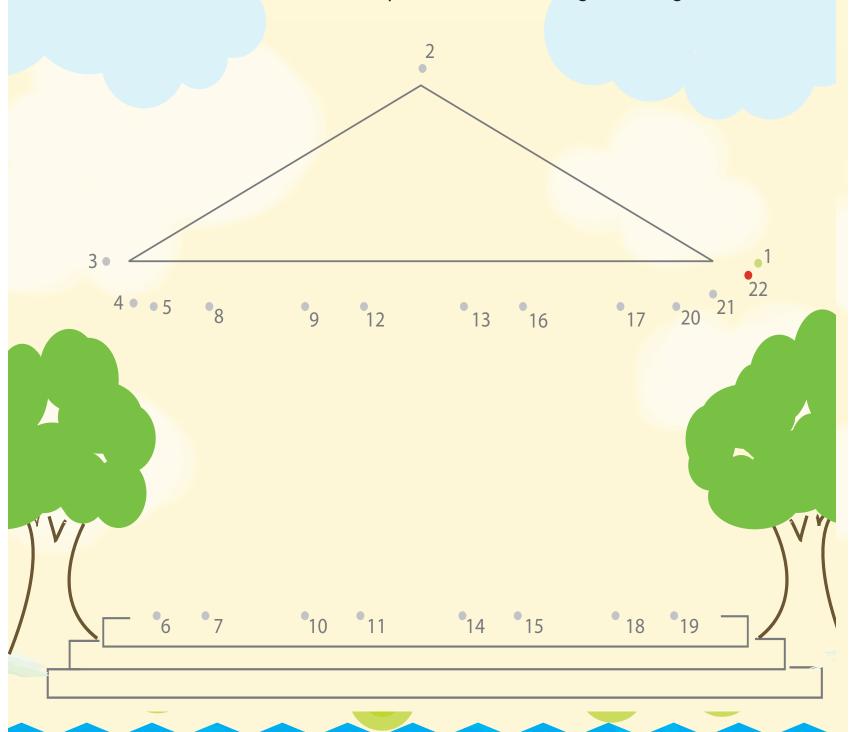


You can go wherever you want to go.

To help your child learn more about different colleges in Kentucky, log on to kheaa.com and pretend you're picking a college for real!

There are lots of things to see and do!

Connect the dots to finish the picture of the college building.

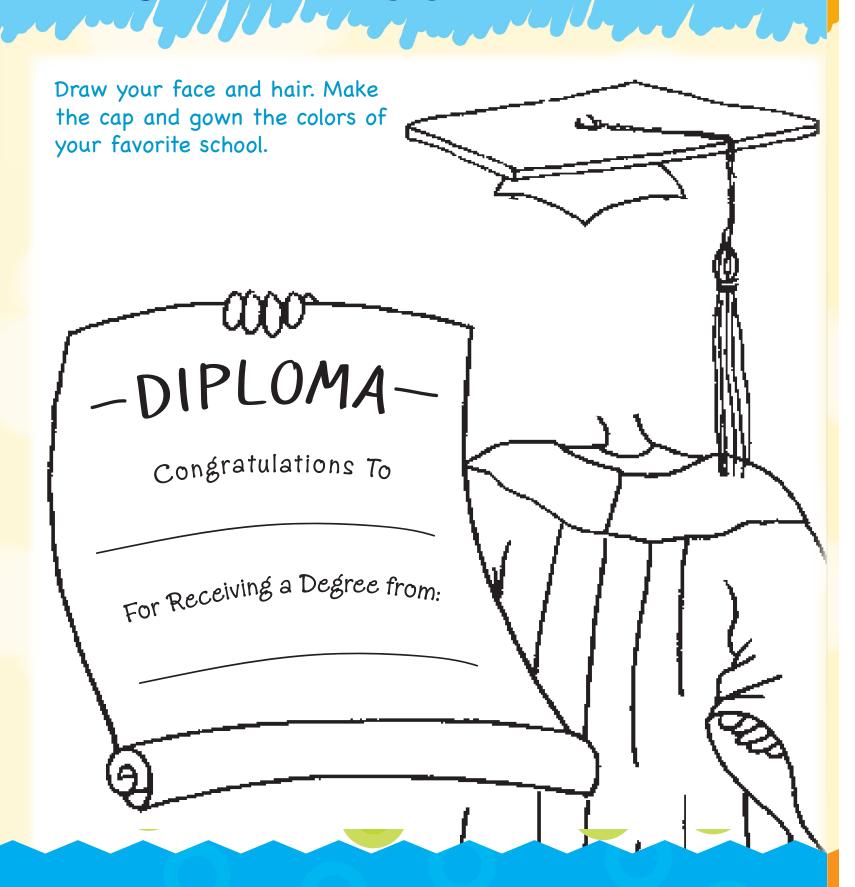


Unscramble these words to spell words about college.

March March

- 1.) ETDTUNS _____
- 2.) ADREUAGT _____
- 3.) UOITINT _____
- 4.) RFORESPSO _____
- 5.) EGDERE _____
- 6.) OKOSB _____

Draw yourself as a college graduate.



Hobbies help you learn!

What might these children be when they grow up?









My Favorite Subjects & Activities

Doing well in school and taking part in activities will help you prepare for college.



My name is	I am years old.
I go to school at	
	is my favorite class
because	
	<u> </u>
My favorite school activity is	

Get ready for college.

Getting ready for college can be a lot of work. To help your child find out more about what he or she needs to do and learn, check out gotocollege.ky.gov.



Draw a picture of you taking part in your favorite activity.

Information for Your Family

A college education will provide a lifetime of opportunity for your child. Help prepare your student by:

- -Reading to your child daily. Have children read to you.
- -Attending school events throughout the year.
- -Displaying school projects.
- Having frequent conversations with your child. Point out ways in which reading, writing and numbers are important. In the car, talk about reading directions and mileage. At the store, talk about reading labels and budgeting money. At home, mention skills such as following product directions and reading a recipe.
- Scheduling a time and place for homework.

 Offer assistance and confirm completion.
- Pointing out different careers.
- -Talk about what they do and the education needed by each profession.
- Asking your child to explain things learned
 in school, such as "What is your hardest spelling word?"
 "How did people learn that the world was round?"
- Taking your child to an event on a college campus: visit a museum, go to the library, see an art performance, etc.
- -Help your child feel comfortable at "college."
- Believing that college is achievable for your child. Make it happen!

Why Should Your Child Attend College?

- Greater financial security
- Greater knowledge of government
- Greater community service
- Lower unemployment rate

For Parents!

KHEAA administers millions of dollars to these programs to help Kentucky families pay for education beyond high school, so any child can afford a college education or technical training:

- Kentucky Education Savings Plan Trust (KESPT)
- College Access Program (CAP) Grant
- Kentucky Tuition Grant (KTG)
- Kentucky Educational Excellence Scholarship (KEES)
- Coal County Scholarship for Pharmacy Students
- Kentucky Coal County Completion Scholarship
- Teacher Scholarship
- Go Higher Grant
- Osteopathic Medicine Scholarship
- KHEAA Work-Study Program
- Kentucky National Guard Tuition Assistance
- Dual Credit Scholarship
- Early Graduate Scholarship

Learn about requirements and apply for scholarships and grants when your child is in high school.

KHEAA helps other state agencies with these student financial aid programs:

- Minority Educator Recruitment and Retention Scholarship
- Early Childhood Development Scholarship
- Kentucky National Guard Tuition Award Program

Consider the investment objectives, risks, charges and expenses before investing in the Kentucky Education Savings Plan Trust (KESPT). Please visit kysaves.com for a Disclosure Booklet containing this and other information. Read it carefully. Investments in the plan are neither insured nor guaranteed, and there is the risk of investment loss.

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For more information, contact:

Kentucky Higher Education Assistance Authority P.O. Box 798, Frankfort, KY 40602-0798 Telephone: (800) 928-8926 kheaa.com

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Help your loved ones achieve their dreams of going to college.

Request college savings plan information from the Kentucky Education Savings Plan Trust.

Visit kysaves.com/info







kysaves.com 1-877-598-7878