



# Superintendent Toolkit

▶ *Starting is Believing*

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The enclosed toolkit provides Florida superintendents and educators with a number of outreach materials and tactics for advocating the importance of saving for college early. These resources can guide you and key staff members as you educate parents about how Florida Prepaid can prepare their child financially while you prepare them academically. In this toolkit, you will find Florida Prepaid background information, current plan pricing, parent/school communications, social media recommendations, and more. As you plan and review these strategies with your team, do not hesitate to reach out to our team and let us know of any additional materials or customization that is needed for your activation. Thank you for becoming a Florida Prepaid champion!

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# How Superintendents Can Help

## 5 EASY THINGS TO DO

1. Talk about the importance of saving for college early! When families start saving early, they can lock in low monthly rates for a plan guaranteed by the state of Florida.
2. Share the Florida Prepaid message on all social channels. Learn about how parents in your district are currently saving for college and let them know that Florida Prepaid can help families prepare for college financially while you help students prepare academically.
3. Appoint a leading staff member to become a Florida Prepaid ambassador. This team member can be responsible for raising awareness about Florida Prepaid and implementing key strategies for informing families.
4. Share provided newsletter with parents and discuss the benefits of Florida Prepaid with teachers and school leaders.
5. Ask the Florida Prepaid team how you can setup college savings centers in your schools with collateral and other resources!



# About The Board

**Mission Statement:** The Florida Prepaid College Board is committed to helping Floridians save for future qualified higher education expenses by providing a cost-effective, financially sound Prepaid College Plan and other college savings programs.

**The Florida Prepaid College Board manages the Stanley G. Tate Florida Prepaid College Program and the Florida 529 Savings Plan. Both are tax-favored 529 college savings plans authorized by Section 529 of the Internal Revenue Code. The Board establishes policy and actively oversees the investment and financial performance of the programs.**

## Florida Prepaid College Plan

- In 1987, The Florida Legislature created the Florida Prepaid College Program, founded on the commitment and dedication of Mr. Stanley G. Tate to provide Florida families with an affordable means to save for their children's future college education.
- The first Florida Prepaid College Plans were sold in 1988.
- The Stanley G. Tate Florida Prepaid College Program is the largest, longest-running and most successful prepaid program in the nation.
- More than 55 percent of prepaid plans in the nation are Florida Prepaid College Plans.
- Over 1.9 million Florida Prepaid College Plans have been purchased and more than \$6.7 billion has been invested in Prepaid Plans by Florida families.
- Our Prepaid Plan is - and always has been - financially sound. It is also **guaranteed** by the State of Florida; so families can never lose their investment.
- More than 457,000 students have gone to college using Prepaid Plan benefits.

## Florida 529 Savings Plan

- Our plan has been ranked among the best-performing college savings plans by [SavingforCollege.com](http://SavingforCollege.com).
- We carefully select each of the investment management firms and constantly monitor their performance.
- The 529 Savings Plan has more than 62,000 active accounts with a market value of more than \$527 million.

For a full side-by-side comparison, visit: [myfloridaprepaid.com](http://myfloridaprepaid.com)

To learn more about the Board and our history, visit:  
[myfloridaprepaid.com/who-we-are/](http://myfloridaprepaid.com/who-we-are/)

# College Savings With Tax Advantages

We offer two types of 529 plans that allow you to start saving for college — Prepaid and Savings.  
Choose one or both.

	Prepaid Plans	Savings Plan
	Lock in tomorrow's tuition with guaranteed plans starting at \$47 per month.	Invest for future education expenses contributing what you can, when you can.
Guaranteed by the State of Florida	✓	-
Florida residency required for purchase	✓	-
Age requirement (Newborn - 11th Grade)	✓	-
Tax-free growth	✓	✓
Use plan value nationwide	✓	✓
Gift contributions accepted	✓	✓
Transfer or cancel at any time	✓	✓
Use with scholarships	✓	✓

# Why College Savings Matters

**The Florida Prepaid College Board encourages families to save now for a child's college education. There are so many reasons why this is the best way to give a student as many opportunities as possible, in college and beyond.**

## Pave the Path to College

- ▶ Controlling for other factors—including household income and children's academic achievement— children with savings dedicated for college education are four times more likely to attend college, according to a study by the Center for Social Development at Washington University in St. Louis.
- ▶ The same study also found that having a savings account dedicated to college savings was a better predictor of whether a child would attend college than race or parents' net worth.
- ▶ Another study by the Center for Social Development found children with as little as \$1 to \$499 designated for college are 2.5 times more likely to enroll in and graduate from college than children with no savings account.

## Education Pays

- ▶ The overall median wage for recent Florida college graduates has increased by \$2,800, from \$36,300 to \$39,100 between 2014 and 2015, according to the latest Florida Board of Governors' Annual Baccalaureate Follow-Up Study.
- ▶ A Georgetown University study estimates that a student with a bachelor's degree can earn \$1.6 million more in their lifetime than a student with only a high school diploma.

## Higher Employment

- ▶ The Florida College System projects that by 2020, 65% of jobs in Florida will require postsecondary education.
- ▶ For people age 25 and older with a bachelor's degree or more education, the unemployment rate in 2016 was just 2.7 percent – compared to 5.4 percent for those who only have a high school diploma, according to the U.S. Bureau of Labor and Statistics most recent data.

## Peace of Mind

- ▶ Knowing that a child will have something set aside can help families avoid the stress that others experience when high school graduation is imminent and they find themselves unprepared.

# Direct Outreach For Parents

*We know you communicate with parents in a number of ways and we would appreciate your help to reach families about the importance of our college savings program. Consider the following messaging can be sent as newsletters, emails, text messages and audio messages:*

## Newsletter/Email

Dear Parents,

As your children return for the second half of the school year, the thought of sending them off to college one day might be the furthest thing from your mind. But it's never too early to save for college. In fact, the earlier a family begins saving, the lower the cost per month.

We want to make sure you know about an affordable, flexible option for college savings that is guaranteed by the State of Florida, and has already helped more than 450,000 students attend college.

Florida Prepaid College Plans offers five Prepaid tuition plans to fit a variety of budgets. Lock in tomorrow's tuition costs with guaranteed plans starting at \$47 per month. Enroll by February 28 to take advantage of those prices during the current Open Enrollment period, the annual time of year when families can start saving for college with a Prepaid Plan. Open Enrollment began October 15, 2017 and runs through February 28, 2018.

1. According to the Florida College System, by 2020, 65 percent of all jobs in Florida will require postsecondary education.
2. The Federal Reserve reports that student debt across the U.S. stands at about \$1.4 trillion.
3. In Florida, the average debt load for those with college loans is more than \$23,000.

We encourage you to learn more about the college savings options available and start implementing your plan to reduce or avoid student loan debt for your children.

Saving for college can be simple, affordable and stress free at [myfloridaprepaid.com](http://myfloridaprepaid.com). Use promo code **BROW1718** when you enroll by February 28, 2018 and save half off the application fee!

## Text and Audio Messages

It's never too early to save for college, families! Especially when Florida Prepaid plans start at \$47/month. You can use the promo code **BROW1718** for half off the application fee when you enroll by February 28th! Visit [myfloridaprepaid.com](http://myfloridaprepaid.com).

Help your children be tomorrow's college graduates by starting a Florida Prepaid College Plan. Open Enrollment ends soon, and you can use the promo code **BROW1718** for half off the application fee when you enroll by February 28th! Visit [myfloridaprepaid.com](http://myfloridaprepaid.com).

# Quick Start Guide

Download the following Quick Start Guide and share with families in your district. Order hard copies to place in schools and send home with students by emailing [shannonc@moorecommgroup.com](mailto:shannonc@moorecommgroup.com).

**Our online tools will guide the way.**

We're here for you with the tools to help you find the right plan for your family and your budget.

**College graduates benefit from a higher employment rate and stronger earning potential. A student with a bachelor's degree can earn \$1.6 million more in their lifetime.**

**Let us help you get started!**

It's never been easier to enroll. Simply visit [myfloridaprepaid.com](http://myfloridaprepaid.com) to fill out a quick online application (can be completed in as little as 15 minutes), or call us at 1-800-552-GRAD (4723).

We're always here to help.

**Start Here**

**College Savings Quick Start Guide**

**You can do it, and we're here to help!**

**FLORIDA PREPAID COLLEGE SAVINGS PLANS**

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For controlling provider related to Florida Prepaid College Plans, please carefully read the Florida Prepaid College Savings Plan 529 Savings Plan. It not guarantee funds subject to market conditions, except to certain qualified education expenses, fees, charges and expenses before investing in the Florida 529 Savings Plan. As with many other investments, it is possible to lose money by investing in it. For complete provisions related to the Florida Prepaid College Plan, please carefully read the Program Description and Participation Agreement.

[myfloridaprepaid.com/wp-content/uploads/Quick-Start-Guide.pdf](http://myfloridaprepaid.com/wp-content/uploads/Quick-Start-Guide.pdf)



# Social Assets

## FACEBOOK

Like **Florida Prepaid College Plans** on Facebook and share our posts about Open Enrollment!

### Sample Facebook Posts:

It's never too early to save for college, families! Especially when Florida Prepaid plans start at \$47/month! You can use the promo code **BROW1718** for half off the application fee when you enroll by February 28th. [bit.ly/2CTn0tr](http://bit.ly/2CTn0tr)

#StartingisBelieving

Help your students be tomorrow's college graduates by starting a Florida Prepaid College Plan. Enroll by Feb. 28 to lock in tomorrow's tuition costs today, and use the promo code **BROW1718** for half off the application fee! Go to [bit.ly/2CTn0tr](http://bit.ly/2CTn0tr)

#StartingisBelieving

Saving for college can be simple, affordable and stress free at [myfloridaprepaid.com](http://myfloridaprepaid.com). Use promo code **BROW1718** when you enroll by February 28, and save half off your application fee!

### Facebook Tips and Tricks

- 1. Less Is Sometimes More:** Like Twitter, less is more when it comes to creating a post on Facebook. Best practice is to keep your character count between 150 - 200.
- 2. Tag It Up:** Don't forget to like and tag **Florida Prepaid College Plans**! Facebook has the capability to tag company pages and others in your post. This can help to increase the reach of your post.
- 3. Hyperlink Savvy:** When sharing hyperlinks, make sure that the link preview properly loads with an image. After it loads, don't forget that you can delete the extended hyperlink within the body of text of your post.
- 4. Keep Engaging:** Don't forget to engage with comments on your posts! Positive feedback helps to steer the conversation and maintain an authentic appearance.

# Social Assets

## TWITTER

Follow @FloridaPrepaid on Twitter and use #StartingisBelieving!

### Sample Twitter Posts:

Simple, stress-free college savings! Promo code **BROW1718** for half off application fee

[bit.ly/2CTn0tr](http://bit.ly/2CTn0tr)

#StartingisBelieving

Help your students be tomorrow's college graduates by starting a Florida Prepaid College Plan.

[bit.ly/2CTn0tr](http://bit.ly/2CTn0tr)

#StartingisBelieving

They're studying hard to be ready for college; is their college savings ready? Start now!

[bit.ly/2CTn0tr](http://bit.ly/2CTn0tr)

#StartingisBelieving

### Twitter Tips and Tricks

- 1. Keep Your Message Short and Sweet:** With Twitter, you have a maximum of 140 characters to use, and concise messages make an impact. To help with character count, we use bit.ly to shorten links. Use our bit.ly link provided in sample posts below whenever you are spreading the Florida Prepaid message!
- 2. Think Visually:** Tweets with images and photo galleries tend to receive higher engagement than those without. See page 10 for some images you can use.
- 3. Use Relevant Hashtags:** Hashtags are a great way to bring your message into a larger conversation on Twitter and can help to expand your tweet's reach. Best practices recommend using no more than two hashtags per tweet.
- 4. Engage, Always!** Try to reply to and retweet relevant content. Positive feedback helps to steer the conversation and maintain authenticity.

# Downloadable Images

Select and copy any of these images for social posts and other communications.

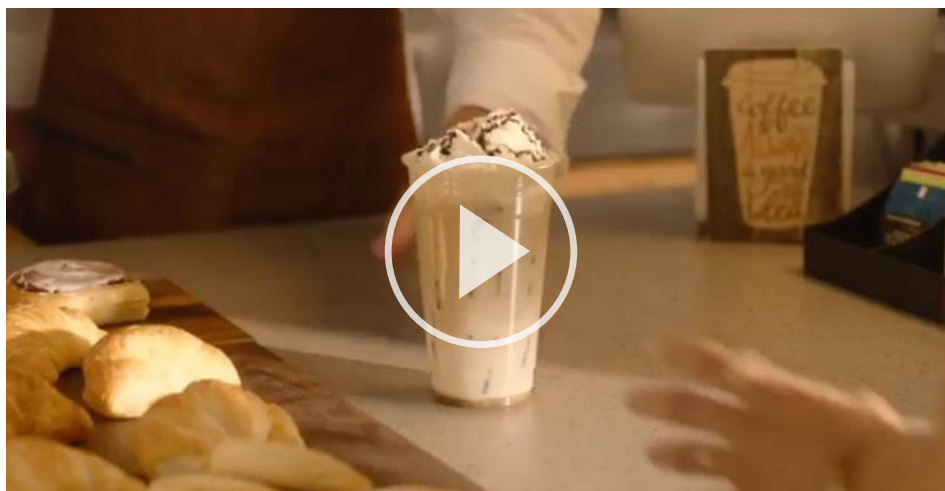


# Video

Below you will find links to the Florida Prepaid brand video and commercial spot. These videos can be shared with parents and teachers via newsletters, social media and school morning shows. Use these videos in faculty/staff meetings to share more about Florida Prepaid and the importance of saving for college early.



[youtube.com/watch?v=FCQqWS673VA](https://youtube.com/watch?v=FCQqWS673VA)



[youtube.com/watch?v=PAFQ49Mctd4](https://youtube.com/watch?v=PAFQ49Mctd4)

# Florida Prepaid College Board FAQ

## When is Open Enrollment and what does it mean?

- The Florida Prepaid College Board's annual Open Enrollment period is Oct. 15, 2017 - Feb. 28, 2018.
- Open Enrollment is the only time of the year families can purchase a Florida Prepaid College Plan.
- During this time, families can select one of five Prepaid Plans, each with specific costs, payment schedules and benefits.
- Families can open a 529 Savings Plan account at any time of the year.

## What Prepaid Plan options are available?

We offer five Prepaid Plans, each with specific costs, payment schedules and benefits which all include tuition and other specified fees at 28 Florida Colleges or 12 State Universities.\* Though each option is designed to be used at a Florida College or State University, the amount covered by the plan can also be applied to other schools nationwide. All Prepaid Plans are guaranteed by the State of Florida, so families can never lose their investment. Florida Prepaid Plan options include:

- **2-Year Florida College Plan:** The 2-Year Florida College Plan covers tuition and other specified fees for 60 lower division credit hours at a Florida College. This plan offers a child the opportunity to earn an associate's degree or trade certification in any number of fields, and is an excellent springboard to a fulfilling career or further education.
- **4-Year Florida College Plan:** The 4-Year Florida College Plan covers tuition and other specified fees for 60 lower division credit hours and 60 upper division credit hours at a Florida College – the amount generally required to earn a bachelor's degree. Most Florida Colleges now offer bachelor's degree programs in growth industries like nursing and teaching. With diverse course offerings and convenient locations, this offers tremendous flexibility and multiple degree options should a child wish to attend school close to home or anywhere throughout the state.
- **2 + 2 Florida Plan:** The 2 + 2 Florida Plan covers tuition, tuition differential fee and other specified fees for 60 lower division credit hours at a Florida College and 60 credit hours at a State University. Your student can earn the same degree in the same amount of time as if they had completed all four years at a State University, and will do so knowing both of you have saved money.
- **1-Year Florida University Plan:** The 1-Year Florida University Plan covers tuition, tuition differential fee and other specified fees at a State University for 30 credit hours – one quarter of the 120 credit hours typically needed to obtain a bachelor's degree. Our most affordable Prepaid Plan allows extended family members or friends to purchase a year or two as well, making saving for college a team effort.
- **4-Year Florida University Plan:** The 4-Year Florida University Plan covers tuition, tuition differential fee and other specified fees at a State University for 120 credit hours – the amount generally required for a bachelor's degree. The Florida University System blankets the state and features two preeminent universities, Florida State University and the University of Florida.

\* Please refer to the Master Contract for specified fees and plan coverage.

# Florida Prepaid College Board FAQ

## Does a student lose their Prepaid Plan benefits if they receive a scholarship, move somewhere outside of Florida or decide to attend a private college, out-of-state college or technical school?

- No, they do not lose their plan benefits.
- If a child receives a scholarship (like Bright Futures), the amount covered by a plan – not just what was paid in – can be refunded or used to pay for qualified educational expenses not covered by the scholarship.
- If a parent or child moves out of Florida, the child remains eligible for in-state tuition and fees at a Florida College or State University when they use their plan.
- Finally, if your child enrolls at a school other than one of Florida's 28 Public Colleges or 12 Public Universities, the defined benefits covered by a particular Prepaid Plan or plans can be transferred to a private or out-of-state eligible educational institution as defined by Section 529 of the Internal Revenue Code.

## What are the Prepaid Plan prices and payment options?

- A Prepaid Plan cost calculator is available at: [myfloridaprepaid.com](http://myfloridaprepaid.com).
- Prices vary depending on plan type and the age of the beneficiary.
- For added flexibility, families can select from any of the three payment options; monthly, 5-year or lump sum. The most popular of the three options is to make monthly payments, with more than two-thirds of families going with that option.

## How are Prepaid Plan prices calculated?

- Prepaid Plan prices are carefully calculated, taking into account three factors:
  - The current cost of tuition and fees.
  - What the cost is expected to be by the time the child is ready to attend college.
  - Projected investment yields.

# Florida Prepaid College Board FAQ

## What is the Florida 529 Savings Plan?

- The Florida 529 Savings Plan is an investment plan that, unlike a Prepaid Plan, does not have a set payment amount or schedule.
- A family can contribute as much or as often as desired.
- Accounts can be opened at any time, and there is no application fee or minimum monthly contribution. Families can save as their budgets allow.
- Unlike Prepaid Plans, the Florida 529 Savings Plan is not guaranteed by the State of Florida.

## What is the biggest difference between Florida 529 Savings Plans and Prepaid Plans?

- A Florida 529 Savings Plan is subject to fluctuations in the financial markets, while defined benefits covered by Prepaid Plans are guaranteed by the State of Florida.

## At what age is it recommended that families purchase a plan for their children?

- It's never too early or too late to start saving for college. Still, we recommend families start saving as soon as their child is born, to allow the most time for them to meet their goals.
- Nevertheless, a Prepaid Plan can be purchased for a child in 11th grade or below. All ages are eligible for a 529 Savings Plan.

## How can families get more information or purchase a plan?

- Families can visit [myfloridaprepaid.com](http://myfloridaprepaid.com) or call 800.552.GRAD (4723) to speak with a customer service representative.

# Florida Prepaid College Plan Pricing

## 2017–18 Open Enrollment: Maintaining Affordable Prices

The Open Enrollment period during Oct. 15, 2017 - Feb. 28, 2018, is marked by continued low prices and the 1-Year Florida University Plan costing as little as \$47 a month for a newborn.

Below are breakdowns of the costs for Florida Prepaid's various plans, based on the child being a newborn at the time of enrollment. Costs for all ages/grades are posted on [myfloridaprepaid.com](http://myfloridaprepaid.com).

### ➤ 2-Year Florida College Plan

For the 2017 - 2018 Open Enrollment period, the 2-Year Florida College Plan is available for a monthly payment of \$55.42 or lump-sum payment of \$8,767.54 for a newborn.

### ➤ 4-Year Florida College Plan

For the 2017 - 2018 Open Enrollment period, the 4-Year Florida College Plan is available for a monthly payment of \$119.61 or lump-sum payment of \$18,924.02 for a newborn.

### ➤ 2+2 Florida Plan

For the 2017 - 2018 Open Enrollment period, the 2 + 2 Florida Plan is available for a monthly payment of \$149.45 or lump-sum payment of \$23,644.14 for a newborn.

### ➤ 1-Year Florida University Plan

For the 2017 - 2018 Open Enrollment period, the 1-Year Florida University Plan is available for a monthly payment of \$46.61 or lump-sum payment of \$7,373.92 for a newborn.

### ➤ 4-Year Florida University Plan

For the 2017 - 2018 Open Enrollment period, the 4-Year Florida University Plan is available for a monthly payment of \$186.28 or lump-sum payment of \$29,472.26 for a newborn.

### ➤ Florida 529 Savings Plan

The Florida 529 Savings Plan is an investment plan, so you can choose how much and how often you contribute. There is no minimum contribution and you can change your contribution amount as often as you like.



# 1-Year Florida University Plan

## ➤ Why it is Different

This is the only Prepaid Plan offered that allows families to save for a child's postsecondary education one year at a time, starting at less than \$50 per month. This plan also allows families to share in the cost of college, with different family members each saving toward one or more of the four years.

## ➤ What it Covers

The 1-Year Florida University Plan covers tuition, tuition differential fee and other specified fees at a State University for 30 credit hours – one quarter of the 120 credit hours needed to obtain a bachelor's degree.

## ➤ What it Costs

The 1-Year Florida University Plan purchased for a newborn during the Oct. 15, 2017, through Feb. 28, 2018. Open Enrollment period is \$46.61 monthly or \$7,373.92 as a lump-sum payment. To calculate what it would cost for a child of a different age, go to [myfloridaprepaid.com](http://myfloridaprepaid.com).

## ➤ How it Might Work for a Family

The 1-Year Florida University Plan is designed to be an affordable option for Florida families, allowing them to start saving for a child's college education one year at a time – adding additional years later on as budgets allow or engaging family members to help by also buying a year or more.

For example, a family on a fixed income could decide that they can afford just the first year for now. A few years later, as income has risen, the family can begin saving toward the second year, and so on. Or different family members can each contribute toward a child's college education by purchasing a 1-Year Florida University Plan – each in the child's name – until all four years are covered.

## ➤ Additional Information

The 1-Year Florida University Plan is our most flexible plan to date and the most affordable Prepaid Plan to fit a family's budget. As always, the amount covered by this plan can also be applied to other schools nationwide. Visit our website for more information about how to start saving for college today: [myfloridaprepaid.com](http://myfloridaprepaid.com).

# Contact Information

## CONTACT

For more information on how the Florida Prepaid College Board is committed to helping Floridians save for future qualified higher education expenses visit [myfloridaprepaid.com](https://myfloridaprepaid.com) or call **1-800-552-4723**.

If you would like to speak with the Florida Prepaid team about sharing the importance of saving for college, please contact Shannon Colavecchio at [shannonc@moorecommgroup.com](mailto:shannonc@moorecommgroup.com) or call **(850)224-0174**

