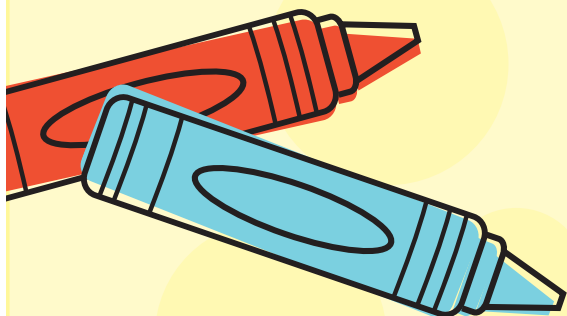




I Can Go to College, Too!

For parents and children about planning for college.



Look inside for fun activities!

kysaves.com
1-877-598-7878

Parents – please take some time to enjoy the activities in this book with your child.



—DIPLOMA—

Congratulations To

For Receiving a Degree from:

Helping Your Child Go to College

For
Parents!

Parents 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).

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.

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?

There 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.



Astronaut

Dancer

Builder

Doctor

Veterinarian

Company Executive

What do you want to be when you grow up?

You can be anything when you grow up—an astronaut or a dancer or even a zookeeper!

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.



3. Save money you get for completing chores.

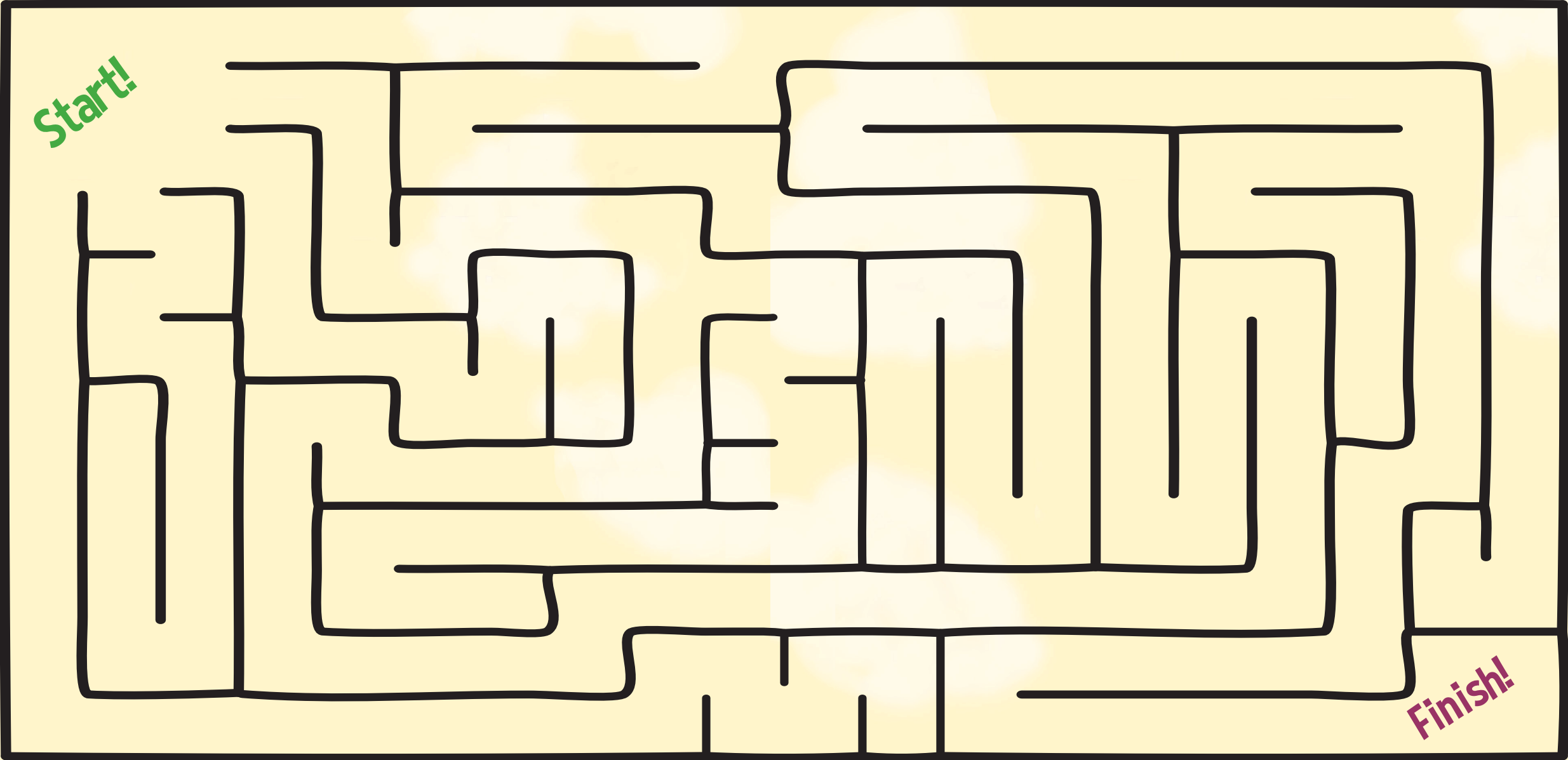
1. Mom and Dad open a college savings account when you're born.



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



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



How will you save for college?

College is expensive, but ask your parents to log on to kysaves.com to explore ways for your family to start saving for the future. Under "Parent Resources," there are tools, calculators and family fun!



5. And when you graduate, you can be better prepared to pay for college.

College is fun!

Find and circle the college words in the puzzle.

A D E U N I V E R S I T Y
C E D M C T E R K W M S I
A F U O L Q T E S T P E B
D X C N Q E C L A S S M O
E M A I J Z A A P W Y E O
M B T T K H K R R D T S K
I X I R N M S D N E P T S
C P O W L I Q I E M E E L
M S N K Y N E P K G D R X
T U I T I O N L H Q R W A
E J L C Z R U O S A V E F
G R A D E S B M T Z N O E
L O S C H O L A R S H I P

Minor	Books	Degree	Semester
Scholarship	Class	Career	Education
Academic	Test	University	Save
Learn	Tuition	Diploma	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?

- ___ Northern Kentucky University

___ University of Pikeville

___ Brescia University

___ Eastern Kentucky University

___ Morehead State University

___ Centre College

___ Transylvania University

___ Kentucky State University

___ Mid-Continent University

___ University of Louisville

___ Asbury University
- ___ Kentucky Christian University

___ Henderson Community & Technical College

___ Campbellsville University

___ Thomas More College

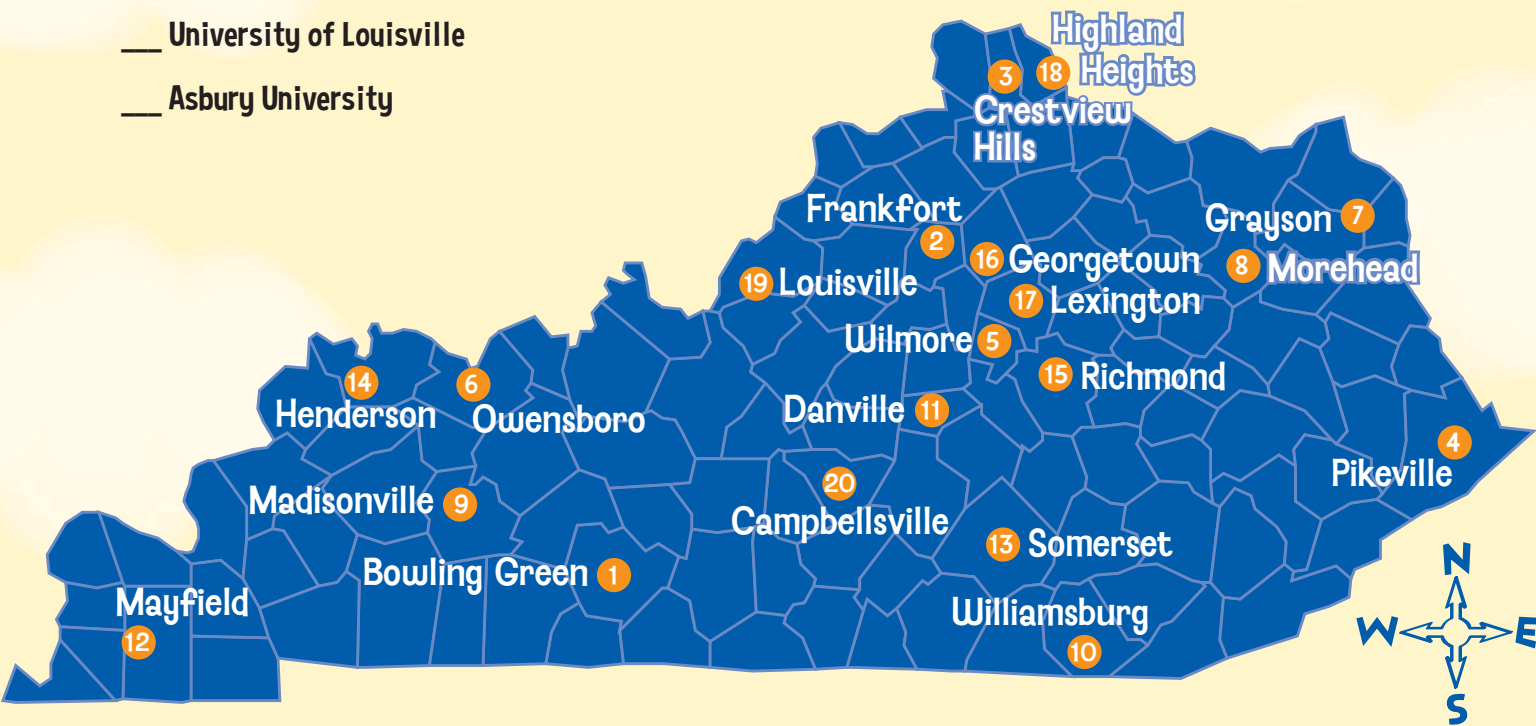
___ University of the Cumberlands

___ Madisonville Community College

___ Georgetown College

___ Somerset Community College

___ Western Kentucky University



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.

1. OCLGELE _____

2. EEGEDR _____

3. ARDSEG _____

4. VESA EOYMN _____

5. SLSESCA _____

6. EIVINTURYS _____

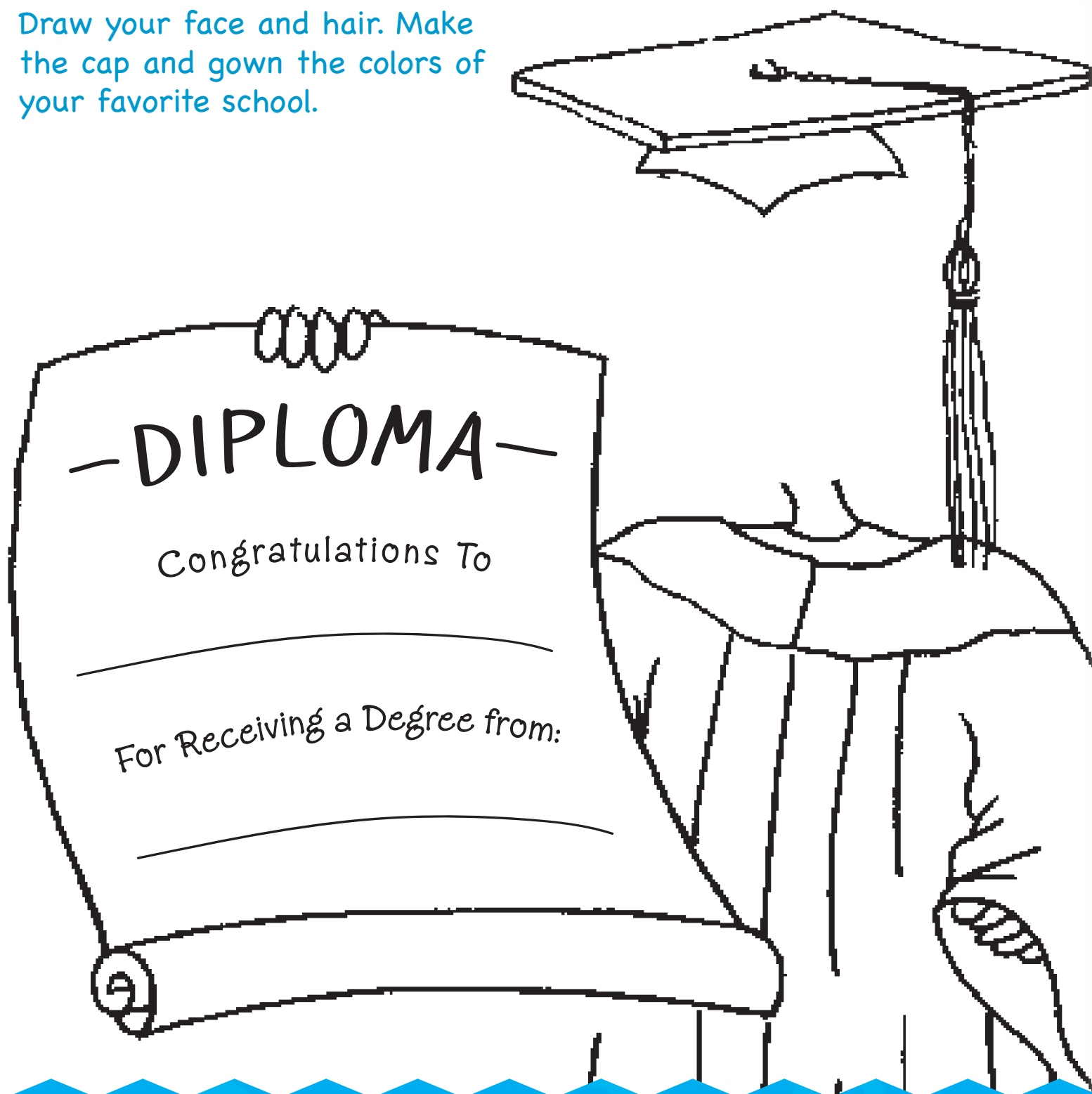
7. CRERAE _____

Answer Key

1. College 2. Degree 3. Grades 4. Save Money 5. Classes 6. University 7. Career

Draw yourself as a college graduate.

Draw your face and hair. Make the cap and gown the colors of your favorite school.



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 _____

My favorite school activity is _____



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

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.

Information for Your Family

**For
Parents!**

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!

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
- Mary Jo Young Scholarship
- Osteopathic Medicine Scholarship
- KHEAA Work-Study Program

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 KESPT. Please visit www.kysaves.com for a Disclosure Booklet with more information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax. Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

Why Should Your Child Attend College?

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

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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