

# Save now. **vs.** Borrow later.

If I need about \$50,000 when my 8-year-old is ready to go to college, I could...



## Save

529 College Savings Fund.  
**Save \$236/mo.\***  
Starting now through the first 4 years of college.

vs.



## Borrow

Secure student loans at start of college.  
**Pay \$539/mo.\*\***  
Paid back over 10 years.

**\$39,650**



**\$64,700**

**Total Out of Pocket**

\*Assuming a 5% average rate of return. \*\*At the Stafford Loan rate of 4.66% on April 28, 2015. All values reflected are expressed in nominal dollars.

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** 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!**

The information in this document is provided solely for educational and marketing purposes. It should not be construed as controlling, nor should it be construed as tax, legal or investment advice. The Florida Prepaid College Board does not provide tax, legal or investment advice regarding its Florida Prepaid College Plans or Florida 529 Savings Plan. Florida Prepaid College Plans are financially guaranteed by the State of Florida pursuant to Section 1009.9 8(7), Florida Statutes. Florida Prepaid College Plans may not cover certain fees imposed by state universities or colleges.

For controlling provision related to Florida Prepaid College Plans, please carefully read the Master Contract. The Florida 529 Savings Plan is not guaranteed and is subject to market conditions. Carefully consider the investment objectives, risks, charges and expenses before investing in the Florida 529 Savings Plan. As with most other investments, it is possible to lose money by investing in this plan. For controlling provisions related to the Florida 529 Savings Plan, please carefully read the Program Description and Participation Agreement.



**Starting is Believing**

# You've Got This



**Knowing is Believing**  
Children with dedicated college savings are **2.5 times more likely** to enroll in and **graduate from college** than children with no account.



More than **1,000,000 families** have saved for college with us.

## Making College Affordable to All.

The mission of the Florida Prepaid College Board has always been to put higher education within the reach of the average Florida family. In fact, more than one million families have entrusted our plans to help them save for college over the last 25 years.

## Saving early gives your child a head start.

The key to saving for college is to start as soon as you can, because your child's future is coming at full speed. That's why we offer two easy and affordable types of savings plans. From our **Florida 529 Savings Plan** to our **Florida Prepaid College Plans**, we'll guide you every step of the way with options that fit any family and every budget.

## Florida Prepaid College Plans

Florida Prepaid College Plans allow you to prepay the future cost of college. When your child is ready for college, the plan pays the tuition, tuition differential fee and other specified fees covered under the plan.

- **Guaranteed** – Every Prepaid Plan is guaranteed by the State of Florida, so you will never lose your investment.
- **Nationwide** – Even if your child attends an out-of-state or private college, the plan will pay the same amount as it would pay at a public college or university in Florida.
- **Scholarships** – If your child receives a scholarship, you can get a refund for the same amount as the plan would pay a public college or university in Florida.
- **10 Years** – Your child has up to 10 years after his or her year of projected enrollment to use the plan.

### CHOOSE YOUR PLAN



**2-Year Florida College Plan**  
After earning an associate's degree from a Florida College, your child is guaranteed admission to a State University in Florida.



**4-Year Florida College Plan**  
Florida Colleges offer diverse courses and convenient locations throughout the state to make earning a bachelor's degree even more convenient.



**2 + 2 Florida Plan**  
Your child earns the same degree in the same amount of time as if they went straight to a university.



**1-Year Florida University Plan**  
Our most affordable plan, and other family members can buy a year for your child as well.



**4-Year Florida University Plan**  
State Universities offer a broad range of degree options in a dynamic atmosphere.

## Florida 529 Savings Plan

The Florida 529 Savings Plan lets you save at your own pace for college. You also get to choose how you would like to invest your college savings.

- **Nationwide** – A Florida 529 Savings Plan can be opened by anyone nationwide, and the funds can be used at in-state and out-of-state colleges and universities, both public and private.
- **Investment Options** – Save at your own pace with 11 investment options to pick from to meet your savings goals.
- **Tax-Free** – Your earnings on contributions are free from federal tax when used for qualified higher educational expenses such as tuition, room and board, books and other qualified expenses.
- **Enroll Anytime** – A plan can be opened, or contributed to, year-round by parents, friends or family.

Every bit you save can help.

	5 YEARS	10 YEARS	15 YEARS	18 YEARS
\$50 < PER MONTH	\$3,400	\$7,764	\$13,364	\$17,460
\$100 <	\$6,801	\$15,528	\$26,729	\$34,920
\$250 <	\$17,002	\$38,821	\$66,822	\$87,301

Based on an assumed 5% rate of return

**START YOUR APPLICATION ANYTIME!**

**Florida Prepaid Open Enrollment** is from October 15 to February 28.  
**Florida 529 Savings Enrollment** is year-round.



**Enroll Today!**  
[myfloridaprepaid.com](http://myfloridaprepaid.com)