



# Educator Toolkit

► *Starting is Believing*

# Table of Contents

The enclosed toolkit provides Florida educators with a number of outreach materials and tactics for advocating the importance of saving for college early. These resources can guide you as you educate parents about how Florida Prepaid can help prepare their child financially for college, while you prepare them academically. In this toolkit, you will find Florida Prepaid background information. As you plan and review these strategies, 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!

<b>Five Easy Ways To Educate Families</b>	<b>2</b>
<b>Why College Savings Matters</b>	<b>3</b>
<b>Backpack Flier</b>	<b>4</b>
<b>Email to Parents</b>	<b>5</b>
<b>Videos</b>	<b>6</b>
<b>Florida Prepaid College Board FAQ</b>	<b>7</b>
<b>Contact Information</b>	<b>9</b>

# How Educators 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. Send information that you will find in this toolkit home to parents in your student's backpacks or take-home folders.
3. Talk to other educators and administrators about the ways your school can weave the college savings message into daily communications
4. Ask your school if they are talking about Florida Prepaid on social media. Help us make sure that every parent knows how to start saving for college now and avoid debt later.
5. Put up Florida Prepaid collateral in your classrooms for parent/teacher nights or other events. See how you can get materials sent to your school on our Contact Page! (pg. 9)



# 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.

## Education Pays

- According to data from the U.S. Department of Labor, Bureau of Labor Statistics, graduates with bachelor's degrees nationwide earn on average 65% more per year than those without.

## Higher Employment

- A 2018 study from Georgetown University found that since 1991, good job opportunities declined by 1.8 million jobs for those with just a high school diploma – while they rose by 18.2 million for those with a bachelor's degree.
- Georgetown University projects that by 2020, 65% of jobs will require post-secondary education.
- In 2018, the unemployment rate for bachelor's degree holders was nearly half of those with only a high school diploma (2.1% vs. 3.9%), according to the Bureau of Labor and Statistics

## Avoid Rising College Costs

- According to the College Board, the price of an undergraduate college degree has risen by 213% from the 1980's to now.

## Avoid Debt

- Today, the average college student will graduate with \$39,400 in student loan debt according to the U.S. Department of Education.
- Florida's student loan debt rate is higher than anywhere else in the country, according to estimates from the credit rating agency Experian. Student loan debt in Florida jumped 35 percent to \$89.4 billion between the third quarter of 2015 and the same period in 2018.
- As of 2018, the St. Louis Federal Reserve reports that student loan debt in the United States has reached \$1.5 trillion

The following flier can be placed in take-home folders or backpacks before the end of Open Enrollment. This will give parents an overview of the plans offered as well as a special promo code to use during the application process. Please contact our team if there are other collateral pieces that would be useful for parent communication. (pg. 9)






## College Savings Made Simple!

**Florida Prepaid College Plans start at just \$47 a month, and you can save \$30 when you enroll by April 30.**

With Florida Prepaid, saving for college is stress-free. Just pick a plan, set your monthly payment schedule, and we've got the rest!


Lock in tomorrow's tuition for less with guaranteed plans starting at \$47 per month. Through April 30, you can save \$30 off the application fee – and join the 30th anniversary celebration!

**Find the Prepaid Plan to fit your budget and family goals:**

-  **2-Year Florida College Plan:** Most affordable way to earn an AA degree from a Florida College and get guaranteed admission to one of Florida's State Universities.
-  **4-Year Florida College Plan:** Most convenient and affordable way to earn a bachelor's degree from a Florida College in high-demand fields.
-  **2 + 2 Florida Plan:** Best of both worlds...save money on lower-level courses while receiving a bachelor's degree from one of Florida's State Universities.
-  **1-Year Florida University Plan:** Most flexible plan allows you or other family members to buy one year of State University at a time as your budget allows, up to four years.
-  **4-Year Florida University Plan:** Widest variety of bachelor's degree options from one of Florida's 12 State Universities.

➤ **DON'T LET THE CLOCK RUN OUT**  
**Open Enrollment is February 1 – April 30, 2019.**  
**Use promo code EDU19 to save \$30**

Simply visit [myfloridaprepaid.com](http://myfloridaprepaid.com) to fill out a quick online application that can be completed in as little as 15 minutes, or call us at 1-800-552-GRAD (4723).

[myfloridaprepaid.com](http://myfloridaprepaid.com) 

 **FLORIDA PREPAID**  
COLLEGE SAVINGS PLANS

## Ekonomi Lajan pou Kolèj te fè li senp!

**Plan Florida Prepaid College yo kòmanse avèk sèlman \$47 pa mwa, epi ou ka ekonomize \$30 lè ou enskri pa 30 avril**

Avèk Florida Prepaid, epay pou kolèj ap elimine estrès. Anvèk chwazi yon plan, definime kalandriye peman ou chak mwa, epi ou jwenn nèt la. Fèmen ou nan kou patiyèlman pou mwens lajan avèk plan ki garanti yo ki kòmanse avèk \$47 pa mwa. Pou nèt la Enskripsyon Lè, ou kapab lavi plan ou a ak yon rabè \$30 epi entè nan selebrasyon 30 yèm anivèsè a!

Jwenn Plan ki Fèy Davans lan pou satisfè biyè ou ak objektif fann ou:


-  **Plan College Florida sou 2 An:** Fason ki mwens chè nèt pou resewa yon diplòm AA nan yon Kolèj Florida epi pou jwenn admisyon garanti nan youn nan Inivèsite Eta Florida.
-  **Plan College Florida sou 4 An:** Fason ki pi bon ak mwens chè nèt pou resewa yon lisans nan yon Kolèj Florida nan domèn ki gen anpil demann yo.
-  **2 + 2 Florida Plan:** Pi bon nan de moun yo... ekonomize lajan sou kou nivo enferyè yo pandan w ap resewa yon lisans nan youn nan Inivèsite Eta Florida.
-  **Plan Inivèsite Florida sou 1 An:** Plan ki pi fleksib la ap pèmèt ou oswa lòt moun fann ou yo achte youn ane Inivèsite Leta nan youn manan lè biyè ou pèmèt sa, jiska kol ane.
-  **Plan Inivèsite Florida sou 4 An:** Pi gwo varyete chwazi lisans nan youn nan 12 Inivèsite Eta Florida.

➤ **PA KITE DÈLE A PASE**

**Enskripsyon lounvi se ant 1ye Fevriye ak 30 Avril 2019.**

**Itize kòd pwomosyon EDU19 pou konsève \$30**

Senpleman ale sou sitwèb [myfloridaprepaid.com](http://myfloridaprepaid.com) pou ranpli yon fòm aplikasyon rapid sou entènèt, epi ou kapab pran apwèp 15 minit, oswa rele nou nan nimewo 1-800-552-GRAD (4723).

[myfloridaprepaid.com](http://myfloridaprepaid.com) 

 **FLORIDA PREPAID**  
COLLEGE SAVINGS PLANS






## AHORROS UNIVERSITARIOS HECHO SIMPLE!

**Los planes de Florida Prepaid comienzan en solo \$47 al mes y puede ahorrar \$30 cuando se inscriba antes del 30 de abril.**

Con Florida Prepaid, ahorrar para la Universidad es libre de estrés. Simplemente elija un plan, establezca su pago mensual, y nosotros haremos el resto!

Asegure la matrícula de mañana por menos con planes garantizados desde \$47 por mes. Para el resto de la inscripción Abierta, puede abrir su plan con un descuento de \$30 y unirse a la celebración del 30 aniversario.

Encuentre el Plan Prepagado que se ajuste a su presupuesto y objetivos familiares:

-  **Plan de 2 - Años del Colegio de Florida:** la forma más económica de obtener un título AA del Colegio de Florida y obtener una admisión garantizada en una de las Universidades Estatales de Florida.
-  **Plan de 4 - Años del Colegio de Florida:** la forma más conveniente y económica de obtener una licenciatura del Colegio de Florida en campos de alta demanda.
-  **Plan de la Florida 2 + 2:** la mejor de ambos mundos... ahorre dinero en cursos de bajo nivel al obtener una licenciatura de una de las Universidades Estatales de Florida.
-  **Plan de la Universidad de Florida de 1 Año:** el plan más flexible; le permite a usted u otros miembros de la familia comprar un año de la Universidad Estatal a la vez que su presupuesto le permita, hasta cuatro años.
-  **Plan de la Universidad de Florida de 4 Años:** la mayor variedad de opciones de licenciatura de una de las doce Universidades Estatales de Florida.

➤ **NO DEJES QUE EL RELOJ SE TERMINE**  
**La Inscripción Abierta es del 1 de Febrero al 30 de Abril de 2019.**

**Use el código de promoción EDU19 para ahorrar \$30**

Simplemente visite [myfloridaprepaid.com](http://myfloridaprepaid.com) para completar una solicitud en línea rápida que se puede completar en tan solo 15 minutos, o llámenos al 1-800-552-GRAD (4723).

[myfloridaprepaid.com](http://myfloridaprepaid.com) 

 **FLORIDA PREPAID**  
COLLEGE SAVINGS PLANS

# Email to 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. The following messaging can be sent in an email to parents or adapted for other forms of communication that work best for your school.

## 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 prepaid tuition plans for a variety of budgets. Lock in tomorrow's tuition costs with guaranteed plans starting at \$47 per month. Enroll by April 30 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 ends April 30, 2019.

- 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 \$1.5 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.

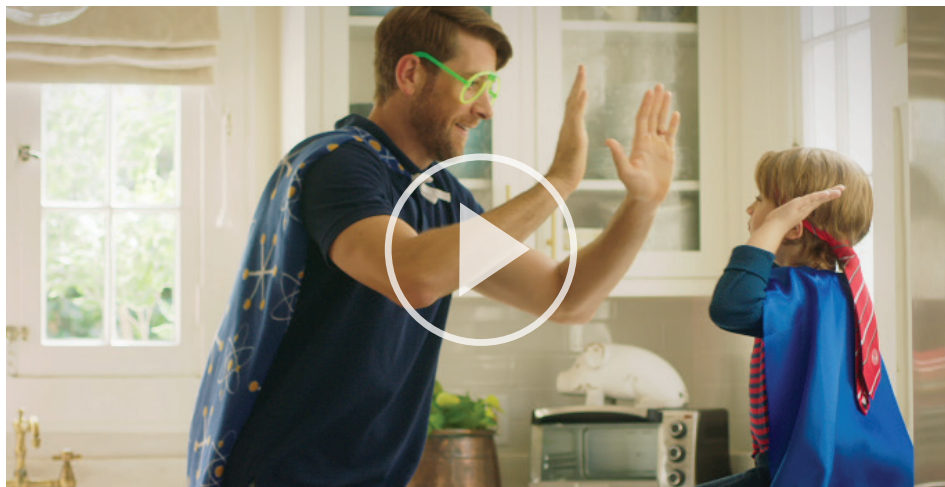
Saving for college can be simple, affordable and stress free at [myfloridaprepaid.com](http://myfloridaprepaid.com). Open Enrollment ends on April 30, 2019, so don't wait to lock in today's plan prices and set your child up for future academic success!

# Video

Below you will find links to the Florida Prepaid testimonial 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=holy9aKkXel&t=2s](https://youtube.com/watch?v=holy9aKkXel&t=2s)



[youtube.com/watch?v=-W5-24Z3XJo](https://youtube.com/watch?v=-W5-24Z3XJo)

# Florida Prepaid College Board FAQ

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

- The Florida Prepaid College Board's annual Prepaid Plan Open Enrollment period is February 1, 2019 - April 30, 2019.
- Open Enrollment is the only time of the year families can purchase a Florida Prepaid College Plan, and lock in this year's plan prices.
- 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. Florida's 12 State University System institutions blanket the state and offer the widest variety of bachelor's degree options.

\*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 can be transferred to a private or out-of-state eligible educational institution.

## **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.

# 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@themooreagency.com](mailto:shannonc@themooreagency.com) or call **(850)224-0174**.

