

FLORIDA PREPAID BELIEVERS

► *Starting is Believing*



**“I certainly am
going to buy her
a Prepaid Plan,”**

Rose said.

**“It’s my
grandbaby!”**

Why Rose Naff Believes

Rose Naff’s firstborn, Brenna, was just a few months old when the buzz surrounding Florida’s newly established prepaid tuition plans grew loud enough for Rose to take notice.

In 1987, at founder Stanley Tate’s urging, the state established the Florida Prepaid College Board to offer families like the Naffs a more affordable way to start saving early for college. Rose was working for the state’s Department of Insurance at the time, and heard colleagues promoting the program.

When plan sales opened for the first time the following year, Rose was one of the first in line to sign up her newborn. On the second day of Open Enrollment, she signed Brenna up for the 2+2 College Plan under a 5-year payoff. The cost: \$3,336.78. By the time Brenna entered kindergarten, in the fall of 1993, her college tuition was paid in full.

“I mean, you just cannot beat the deal of prepaying your tuition,” said Rose, now CEO of Florida Health Choices. “I knew that I had taken care of the biggest, most expensive part of college. And I had done it by the time she was in kindergarten. That was a huge relief.”

Rose later started Brenna a Florida 529 Savings Plan to cover non-tuition expenses such as books and housing. Brenna graduated from Chiles High School in Tallahassee and earned a degree in construction management from the University of North Florida. Today she is involved in building hotels and is welcoming her first baby in the fall of 2015.

Rose, eager to be a grandmother, already knows what the baby’s gift will be.