For parents and children about planning for college.



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

kysaves.com 1-877-598-7878





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 Ky Saves 529. Ky Saves 529 lets you to create an account to help pay qualified educational expenses. To learn more about **Ky Saves 529**, please visit kysaves.com.

Ky Saves 529 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

Steps to Saving for College

- Set up a plan and evaluate how much you need to save by using the College Savings Planner 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 contributions with Ugift®, an easy, free-to-use feature of KY Saves 529 to help fund your child's education. Friends and family can use your account's unique Ugift code at any time to easily make gift contributions at Ugift529.com. Sharing a polite request is effortless with Ugift's email, Facebook, Twitter or printed invitations.

For more information about the Kentucky Educational Savings Plan Trust (KY Saves 529), call 877-598-7878 or visit www.kysaves.com to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other important information. Read and consider it carefully before investing. Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You also may wish to contact directly your home state's 529 college savings plan(s), or any other 529 plan, to learn more about those plans' features, benefits, and limitations. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision. KY Saves 529 is administered by the Kentucky Higher Education Assistance Authority. Ascensus College Savings Recordkeeping Services, LLC, is the Program Manager. The Program Manager and its affiliates have overall responsibility for the program's day-to-day operations, including investment advisory services, recordkeeping, and administrative services.

Investment returns will vary depending upon the performance of the Investment Options you choose. Except to the extent of FDIC insurance available for the Capital Preservation Option, depending on market conditions, you could lose all or a portion of your money by investing in KY Saves 529. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.

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?

here 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

Scientist









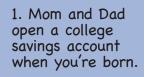


What do you want to be when you grow up?

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

Saving For College!

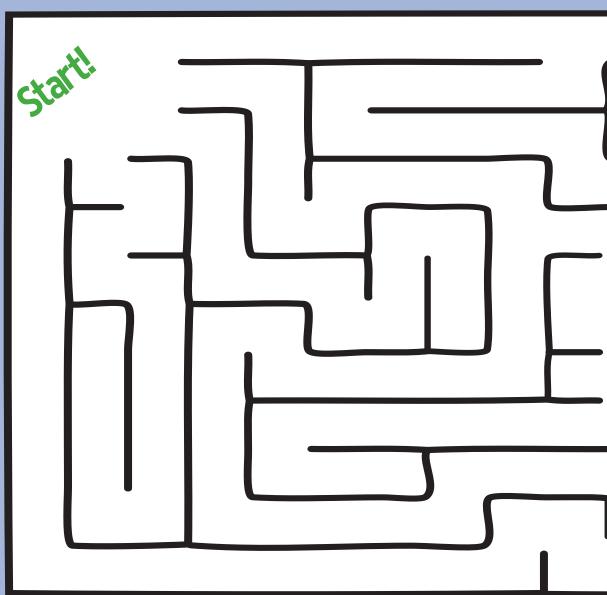
College can cost a lot of money. Most moms and dads save their money for a long time to pay for college. But if you save a little bit at a time, it's not so hard to find your way.





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



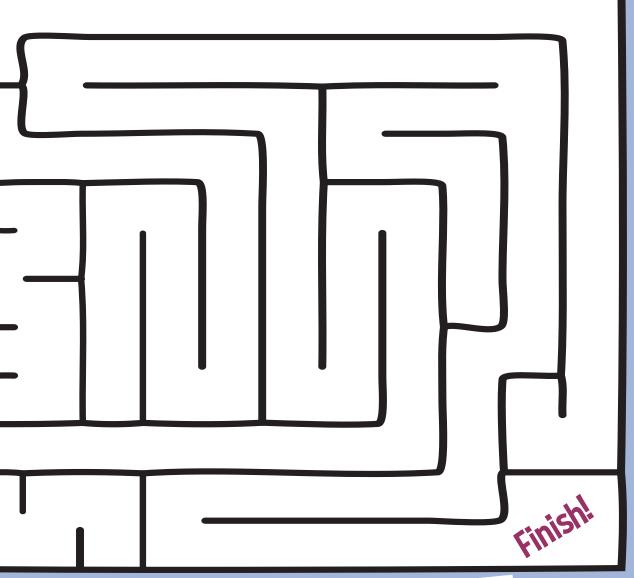


How will you save for college?

College is expensive, but ask your parents to visit kysaves.com to explore ways for your family to start saving for the future. There, they will find tools, calculators and family fun!



3. Save money you get for completing chores.

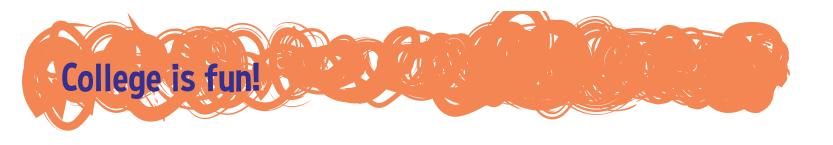




4. Save some of your pay from your first job.



5. Congratulations, graduate!



Find and circle the college words in the puzzle.

A	D	Ε	U	N	Ι	٧	Ε	R	S	I	Т	Υ
С	Ε	D	M	С	Т	Ε	R	K	W	Μ	S	I
A	F	U	0	L	Q	Т	Ε	S	Т	Р	Ε	В
D	X	С	N	Q	Ε	С	L	A	S	S	Μ	0
Ε	Μ	A	I	J	Z	A	A	Р	W	Υ	Ε	0
Μ	В	Т	Т	K	Н	K	R	R	D	Т	S	K
I	X	I	R	N	Μ	S	D	N	Ε	Р	Т	S
С	Р	0	W	L	I	Q	I	Ε	Μ	Ε	Ε	L
Μ	S	N	K	Υ	N	Ε	Р	K	G	D	R	×
Т	U	I	Т	I	0	Ν	L	Н	Q	R	W	A
Ε	J	L	С	Z	R	U	0	S	A	٧	Ε	F
G	R	A	D	Ε	S	В	Μ	Т	Z	N	0	Ε
L	0	S	С	Н	0	L	A	R	S	Н	I	Р

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



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?

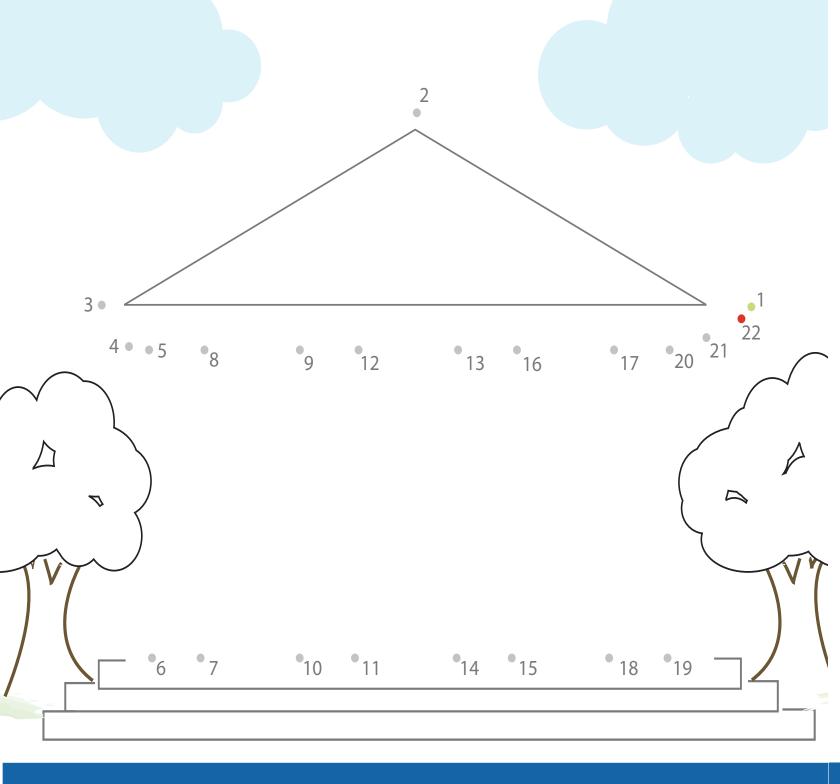


You can go wherever you want to go.

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 letters to spell words about college.

- 1. OCLGELE _____
- 2. EEGEDR _____
- 3. ARDSEG ______
- 4. VESA EOYMN _____
- 5. SLSESCA ______
- 6. EIVINTURYS _____
- 7. CRERAE _____

Draw yourself as a college graduate.

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

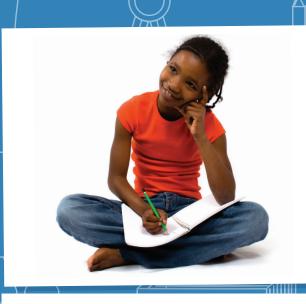
_DIPLOMA-

Congratulations To

For Receiving a Degree from:

Hobbies help you learn!

What might these children be when they grow up?



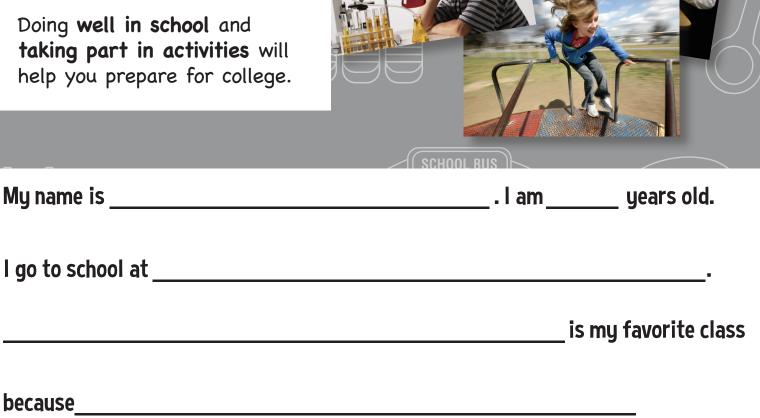






My Favorite Subjects & Activities

Doing well in school and taking part in activities will help you prepare for college.



My favorite school activity is_____

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, visit kygoestocollege.com. Draw a picture of you taking part in your favorite activity.



- -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 so any child can afford a college education or technical training:

- Ky Saves 529
- Kentucky Educational Excellence Scholarship (KEES)
- College Access Program (CAP) Grant
- Kentucky Tuition Grant (KTG)
- Work Ready Kentucky Scholarship
- Dual Credit Scholarship
- Early Graduation Scholarship
- Kentucky National Guard Tuition Assistance

Visit kheaa.com to learn more about each program's eligibility requirements and application process.

Why Should Your Child Attend College?

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



For more information, contact:





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