



Partner
Toolkit

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The enclosed toolkit provides your organization 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, do not hesitate to reach out to our team and let us know of any additional materials or customization that your activation requires. Thank you for being a Florida Prepaid champion!

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Top 5 Things to Know About Florida Prepaid

5 EASY THINGS TO KNOW

1. Prepaid Plan prices in 2020 have been reduced to their lowest point in 5 years, with Plans starting at **\$44/month**.
2. Buying a plan allows families to lock in tuition and not have to worry about whether it goes up and down in the future - Florida Prepaid guarantees they will cover tuition when it's time for college.
3. Plans are designed to be flexible to whatever path a child chooses, and can be used outside of Florida, and even transferred to another child/beneficiary. Any funds not used can be fully refunded.
4. Prepaid Plans can be used for vocational and technical schools.
5. Prepaid Plans can be used in conjunction with scholarships like Bright Futures.



Why College Savings Matters

The Florida Prepaid College Board encourages families to save now for a child's college education, through a Prepaid Plan or Florida 529 Savings Plan. 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.
- The unemployment rate for bachelor's degree holders is 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 more than doubled from the 1980's to now.

Avoid Debt

- Today, the average college student will graduate with \$34,000 in student loan debt, according to the U.S. Department of Education.
- As of 2019, the St. Louis Federal Reserve reports that student loan debt in the United States is \$1.5 trillion.
- Average student loan debt in Florida is nearly \$35,000, according to realtor.com
- The latest government figures show that this debt affects some 44.5 Americans, for a total of more than \$1.5 trillion.

The following flyers can be distributed to parents during Open Enrollment. Please contact our team if there are other collateral pieces that would be useful for parent communication.



Save for College At the Lowest Prices in Five Years!

Florida Prepaid College Plans now start at just \$44 a month

- A risk-free Prepaid Plan allows you to lock in future college costs for less so your child's college tuition is ready and waiting for them.
- Just pick a Prepaid Plan to fit your budget and savings goals.
- There are no worries about the ups and downs of the stock market or how much tuition might go up – guaranteed!

Use our online pricing calculator to determine what the various plans cost based on your child's age and explore the different payment options available. Whether their postsecondary destination ends up being a traditional four-year university or a vocational or technical school, our Plans are designed to be flexible nationwide.

The earlier you save, the lower your payments. And when you save, you send your child a powerful message that you believe in their future.

➤ **Open Enrollment is February 1 – April 30, 2020.**
Use promo code **EARLY50** to save **\$50**.

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

myfloridaprepaid.com 





¡Ahorre para la Universidad a los Precios Más Bajos en Cinco Años!

Los Planes Universitarios Prepagos de Florida ahora comienzan en solo \$44 al mes.

- Un Plan Prepago sin riesgos le permite fijar los costos futuros de la universidad por menos para que la matrícula universitaria de su hijo(as) esté lista y esperando por ellos.
- Simplemente elija un Plan Prepago que se ajuste a su presupuesto y objetivos de ahorro.
- No hay que preocuparse por los alibajos del mercado de valores ni por la cantidad de matrícula que podría aumentar - ¡garantizado!

Use nuestra calculadora de precios en línea para determinar cuánto cuestan los distintos planes según la edad de su hijo(as) y explore las diferentes opciones de pago disponibles. Ya sea que su destino postsecundario termine siendo una universidad tradicional de cuatro años o una escuela vocacional o técnica, nuestros Planes están diseñados para ser flexibles en todo el país.

Cuanto antes ahorre, menores serán sus pagos. Y cuando ahorra, le envías a tu hijo(a) un mensaje poderoso que crees en su futuro.

➤ **La Inscripción Abierta es del 1 de febrero al 30 de abril de 2020.**
Use el código de promoción **EARLY50** para ahorrar **\$50** en su tarifa de inscripción.

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

myfloridaprepaid.com 



Ekonomize lajan pou Kolèj Nan Pri ki pi Ba yo nan Senk Ane!

Koune a Plan Prepeye yo pou Kolèj nan Florida kòmanse a \$44 sèlman

- Yon Plan Prepeye san risk ap pèmèt ou fèmen nan pri pivevan yo pou mwens lajan pou kou patikilye kolèj pili ou kapab pare epi rete lann yo.
- Annik chwazi yon Plan Prepeye pou adapte ouèk bidjè ou ak objektif epay ou.
- Pa gen enkyetid sou ogmantasyon ak diminyasyon mache estòk la oswa sou kantite lajan kou patikilye a ta ogmante - garanti!

Itilize kalkilatè pri nou an sou entènèt pou detèmine sa anpil kalite plan yo ap koute dapre laj pili ou epi chèche konnen diferan chwaz peman ki disponib yo. Ki destinasyon apre lekòl segondè ap mennen ou nan inivèsite tradisyonèl pou katran oswa nan yon le, Plan nou yo la pou yo vin fleksib tout kalite nan nasyon an.

Tank ou ekonomize lajan pi bonè, tank peman ou yo ap pi ba. Epi lè ou ekonomize lajan w ap voye ba pili ou yon mesaj solid ki endike ou kwè nan avni li.

➤ **Enskripsyon Lib se 1ye Fevriye – 30 Avril 2020.**
Itilize kòd pwomosyon **EARLY50** pou ekonomize **\$50** nan frè enskripsyon ou.

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

myfloridaprepaid.com 



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,

Insert seasonal greeting

The thought of sending your children 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 500,000 students attend college.

Florida Prepaid College Plans offers prepaid tuition plans for a variety of budgets during Open Enrollment, which runs through April 30, 2020. You can lock in tomorrow's tuition costs with guaranteed plans starting at \$44 per month, the lowest pricing in five years.

- 1. According to the Florida College System, by 2020, 65 percent of all jobs in Florida 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 nearly \$35,000.**

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. Get started today and explore their flexible prepaid and savings plan options.

Video

Below you will find a link to a Florida Prepaid testimonial video from former Governor Bob Martinez. This video can be shared with parents to show the importance of saving for college early.



youtube.com/watch?v=holY9aKkXeI&t=2s

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 - April 30.
- 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.

Resources

Below you will find a variety of tools to help you understand the cost of college, how you can start saving for it and why saving early is so important. Visit www.myfloridaprepaid.com to get started!

[Florida Prepaid Plan FAQs](#)

[Pricing Calculator](#)

[2020 Prepaid Plan Price Reduction Information](#)

[Prepaid vs. Savings Plans](#)

[About Florida Prepaid](#)

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 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 or call **(850) 224-0174**.

