



NYC
KiDS | Save for College
RiSE™ | Program

Questions and Answers for Parents/Guardians

EXTENDED VERSION

nyckidsrise.org
833-543-7473

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ELIGIBILITY AND PARTICIPATION

1. Who is eligible to participate in the Save for College Program?

Every kindergartner in a District 30 public school will be automatically enrolled in the program, unless their family chooses not to participate. First graders who did not attend a participating school in kindergarten are also eligible to enroll in the program this year. Eligible students must attend a participating school from the beginning to end of an “Opt Out period” to be enrolled. For more information, contact NYC Kids RISE at 833-543-7473 or attend a Save for College Program event.

2. Which schools are participating in the program?

All public elementary schools in District 30 in Queens, including the public charter schools, are participating in the initial phase of the program. Visit nyckidsrise.org for a complete list of schools participating in the Save for College Program.

3. How is my child’s school involved in the Save for College Program?

NYC Kids RISE works with the NYC Department of Education and the participating schools to share information about the Save for College Program, support families to participate, and coordinate financial education opportunities for both students and parents/guardians.

4. How does immigration status affect my ability to participate?

Every kindergarten and first grade family in District 30 can participate in the Save for College Program—including receiving an NYC Scholarship Account and opening their own college savings account—regardless of the child’s or their family’s immigration status.

When considering whether to open your own college savings account, please note that both types of college

savings accounts currently available through the program require a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to open. In addition, if you choose to open your own college savings account in the NY 529 *Direct Plan*, you must meet the IRS definition of U.S. citizen or resident alien with a verified U.S. address.

If you do not have this information, remember that a family member or trusted friend can open an account for your child. Contact NYC Kids RISE, visit nyckidsrise.org/options, or attend a Save for College Program event to learn more about your college savings options. Our multilingual staff are here to help you find the information you need to make a plan that makes sense for you and your family.

5. What information does NYC Kids RISE receive about me and my child to enroll my child in the Save for College Program?

NYC Kids RISE receives the following pieces of information from the NYC Department of Education for every participating student:

- Student and parent identification numbers unique to the program;
- Student’s full name;
- Student’s birth date;
- Student’s home address;
- Whether the student’s home address changes;
- Student’s home phone number;
- Student’s school name;
- Student’s current grade level;
- Language(s) spoken at student’s home;
- Transfers made to other schools, if any, both inside and outside the NYC public school system.

NYC Kids RISE also receives the following information for up to two parents/guardians per participating student:

- Parent/guardian full name;
- Parent/guardian email address;
- Parent/guardian cell and/or other phone number.

This data allows NYC Kids RISE to set up an NYC Scholarship Account for every participating child and make an initial deposit of \$100 into each one.

6. How is my child’s and my personal information used?

This basic information about participating families is used to set up the student’s NYC Scholarship Account, contact families about the Save for College Program, and evaluate the success of the program. After your child has been enrolled in the program, you can update the contact information provided to NYC Kids RISE and unsubscribe from certain kinds of communication by visiting the online Savings Tracker website. To access your Savings Tracker, visit nyckidsrise.org and click “View My Account.”

7. What is VistaShare, and how is it related to the Save for College Program?

VistaShare is a technology company contracted by NYC Kids RISE that provides software to securely store the personal information about children and parents/guardians and to create their NYC Scholarship Accounts. The VistaShare software, called the Savings Tracker, also allows parents/guardians and family members of participating children to view their scholarship account and link their own college savings account, if they choose to do so.

8. What personal information will VistaShare receive about my child and me?

VistaShare will have access to the software that stores participant information so that it can provide technical support. The software stores the basic information about families provided by the Department of Education, the value of the scholarship funds allotted to each participant, and the deposits made into and value of the account that a family has linked to their scholarship account.

9. What if I don't want to participate?

To tell your school that you do not want your child to be enrolled in the Save for College Program, you must sign the Opt Out Notice that your child receives from the school and return it within 30 days of receiving it. Signing this Notice means your child will not receive an NYC Scholarship Account, the \$100 deposit, or future funds. Please refer to your child's Opt Out Notice for specific dates and details.

10. If I choose not to participate in the Save for College Program, can I enroll my child at a later date?

Yes, parents/guardians who signed and returned an Opt Out Notice but later change their mind and wish to participate should contact NYC Kids RISE at 833-KID-RISE (833-543-7473). These parents/guardians must contact NYC Kids RISE and submit a Re-Enrollment Form before the end of their child's fifth grade year to qualify for enrollment.

11. Can I cancel my child's participation in the Save for College Program after the Opt Out Notice deadline?

Yes, if you wish to cancel your child's participation in the Save for College Program, please contact NYC Kids RISE at 833-KID-RISE (833-543-7473). You will be asked to submit a Cancellation Form.

12. I live in District 30, but my child attends school in a different geographic district. Can my child still participate?

No, at this time, only students enrolled in a participating school are eligible to participate. Visit nyckidsrise.org for the full list of participating schools.

13. My child is enrolled in a District 30 school but has already completed kindergarten. Can they still participate?

Possibly. The Save for College Program is designed to begin when a child is in kindergarten. However, students who enroll in a participating school in first through fifth grade can be automatically enrolled in the program if the other students in their grade were enrolled in kindergarten. For the 2018-2019 school year, this means all kindergartners and all first graders in participating schools are eligible to participate in the program.

14. Why was District 30 in Queens chosen as the first participating school district?

School District 30 was selected as the first participating school district for the Save for College Program because it has strong school- and community-based partners to support and spread the word about the program's growth and success. This District's diverse population also reflects New York City's public-school population as a whole.

NYC SCHOLARSHIP ACCOUNT

15. What can the money in the NYC Scholarship Account be used for? Are there any restrictions on how it can be used?

Money in the NYC Scholarship Account is invested in New York's 529 College Savings Program *Direct Plan* and can be used only for higher education. This includes two-year and four-year colleges and other career training programs. The scholarship funds can be used for tuition, fees, equipment, some room-and-board expenses, and even things like textbooks, which are often not covered by other scholarships. The funds can be used at academic and vocational programs in New York and across the country, as well as at some schools in other countries.

Visit nysaves.org for a full list of qualifying higher education expenses.

Money in the NYC Scholarship Account cannot be used for any K-12 expenses, including those that qualify under federal 529 rules.

16. Does my family's income affect my child's eligibility for scholarship funds?

No, every kindergartner and first grader in a District 30 school is eligible for an NYC Scholarship Account, the \$100 initial deposit from NYC Kids RISE, and additional rewards and deposits.

17. What happens to my child's scholarship if we leave District 30 before my child graduates from high school?

Once your child has received an NYC Scholarship Account, they continue to have access to that account if they move to any other public or charter school in New York City. Your child will also continue to be eligible for certain additional rewards.

If your child leaves the NYC public school system, your child will still be able to use the funds already in their NYC Scholarship Account, but will not be eligible to earn any additional rewards.

18. What happens if my child transfers to another participating school in District 30 before they graduate high school?

A student who transfers to any other participating school within District 30, including participating charter schools, will remain in the Save for College Program and be eligible for all the benefits that come with participating.

19. How can I view the balance of my child's NYC Scholarship Account?

You can view your child's NYC Scholarship Account online on the NYC Kids RISE Savings Tracker. To access the Savings Tracker, visit nyckidsrise.org and click the red button that says, "View My Account". Follow the step-by-step instructions to create a profile, complete a survey, and view the scholarship account balance.

20. What is a "Student ID #" and why do I need it to register on the Savings Tracker?

The Student ID # is an identification number provided by the NYC Department of Education to every student in NYC public schools.

The Savings Tracker asks for your child's Student ID # to confirm your identity and protect the privacy of your child's information. You can find your child's Student ID # on your child's report card, by logging onto your NYC Schools Account at <https://mystudent.nyc>, or by asking your child's school. Note that NYC Kids RISE will never be able to see or access this Student ID #.

21. How will \$100 make a difference in a child's ability to go to college?

Children who have a college savings account and a plan for higher education are more likely to attend and graduate from college. Research shows that children with a college savings account of just \$1 to \$500 are three times more likely to enroll in college and more than four times more likely to graduate with a degree. The hope is that participating students' NYC Scholarship Accounts will grow over time through additional rewards and community support (subject to potential investment gains or losses), making college more accessible for every child.

22. How can my child earn additional scholarship money?

NYC Kids RISE will provide opportunities for families to earn additional deposits, or rewards, toward their NYC Scholarship Account. The first three rewards are for completing what we call the “3 Building Blocks”. These three steps lay the foundation for our long-term partnership to save together for your child’s future:

- 

1 REGISTER ONLINE TO VIEW YOUR CHILD'S NYC SCHOLARSHIP ACCOUNT
- 

2 EXPLORE YOUR COLLEGE SAVINGS OPTIONS, OPEN YOUR OWN COLLEGE SAVINGS ACCOUNT, AND CONNECT IT TO YOUR CHILD'S SCHOLARSHIP ACCOUNT
- 

3 DEPOSIT AT LEAST \$5 INTO YOUR CONNECTED COLLEGE SAVINGS ACCOUNT

NYC Kids RISE will deposit \$25 into your child’s scholarship account for each of these Building Blocks, if you complete them by the end of the semester after you child is enrolled in the Save for College Program. After that deadline, the reward amount decreases.

NYC Kids RISE will also offer other reward opportunities for your child’s account through third grade. Visit nyckidsrise.org or call 833-543-7473 for the latest reward deadlines and announcements.

23. Can I save my own money in my child's NYC Scholarship Account?

No, families cannot make deposits into individual NYC Scholarship Accounts. NYC Kids RISE encourages families to consider opening their own college savings account and starting to make contributions to that account. Community members, including organizations and businesses, can contribute to the scholarship accounts of a group of students by donating to NYC Kids RISE.

24. How much will be in my child's NYC Scholarship Account by the time they graduate high school?

The NYC Scholarship Account is invested in the NY 529 *Direct Plan*. Funds in the NY 529 *Direct Plan* are invested in financial markets with compound earnings, so the scholarship account can grow over time. For example, if your child had \$300 in their scholarship account (the \$100 initial contribution plus \$200 in potential rewards), their account would be estimated to grow to approximately \$500 by the time the student graduated high school. This is based on a hypothetical return rate of approximately 4.5% per year, over 13 years.

However, because money in the scholarship account is invested, the scholarship account could also lose money at times, depending on the performance of the investment. That means that the amount available for your child from the NYC Scholarship Account when your child attends college may be more or less than the amounts originally deposited by NYC Kids RISE into the account.

25. What is a 529 account?

A 529 account is a type of account specifically designed to help families save for college. Money in a 529 account can grow over time and comes with tax benefits, including tax-free earnings and potential state income

tax deductions. However, money in a 529 account is not guaranteed to grow and can also lose value. The NY 529 *Direct Plan* is a 529 college savings plan administered by the Office of the Comptroller of the State of New York and the New York Higher Education Services Corporation.

Most other states also offer their own versions of 529 accounts that can help you achieve your savings goals. However, these other 529 accounts cannot be connected to your child's scholarship account.

26. Who decides how the scholarship account funds are invested?

NYC Kids RISE owns and manages the NYC Scholarship Accounts and determines how the funds are invested. NYC Kids RISE has chosen to invest the scholarship accounts in the NY 529 *Direct Plan*. Within that plan, NYC Kids RISE has chosen to invest the scholarship funds in the "Moderate Age-Based Option." For more information about the NY 529 *Direct Plan* and its investment options, visit nysaves.org or call 877-NYSAVES.

27. Will this scholarship prohibit my child from receiving other scholarships in the future?

Having an NYC Scholarship Account should not prohibit your child from receiving other scholarships in the future, though that may depend on the terms of those other scholarships. Please review the terms of those scholarships and contact NYC Kids RISE at 833-543-7473 with questions.

28. How does the Save for College Program relate to the Excelsior Scholarship, New York State's tuition-free degree program?

Money contributed by NYC Kids RISE and by community supporters into the NYC Scholarship Accounts can be used for more than just tuition. If a student qualifies

for free tuition at a CUNY or SUNY college through the Excelsior Scholarship, they can use funds from their NYC Scholarship Account toward the many other costs of college. This includes books, supplies, computers, and some room-and-board fees. Also, the NYC Scholarship Account can be used at most two- and four-year colleges and career training programs around the country, as well as at some in other countries.

29. How can my child access the money when they go to college?

NYC Kids RISE will provide students and their parents/guardians with information about how to access their NYC Scholarship Accounts when the students are in high school. NYC Kids RISE is committed to making these funds available when your participating child attends college, regardless of the program's future expansion.

30. Is there a deadline for my child to use their scholarship account funds?

The deadline for using the money in your child's NYC Scholarship Account is 20 years after the school year in which your student began kindergarten. For example, students who began kindergarten in September 2017 will be able to apply for and use their scholarship funds for qualified college or career training expenses until June 30, 2038. If there are any unclaimed funds left after that deadline, those funds will go back to NYC Kids RISE to support the Save for College Program in future years.

31. Can the money in this account be transferred to another child if my child does not use it?

No, the NYC Scholarship Account is set aside specifically for your child's education after high school. Money in the scholarship account cannot be transferred to another child.

32. How does having an NYC Scholarship Account affect qualification for public benefits?

Because the NYC Scholarship Accounts are owned and managed by NYC Kids RISE, having a scholarship account **does not** impact a student's or family's application for public benefits. If a family saves money in their own college savings account, this asset may impact certain benefits. For more information on how contributing to your own college savings account may impact your benefits, visit nyckidsrise.org/public-benefits.

33. How does having an NYC Scholarship Account affect my rent if I live in New York City Housing Authority (NYCHA) housing?

Because the NYC Scholarship Accounts are owned and managed by NYC Kids RISE, having a scholarship account **does not** impact a student's or family's application or rent for NYCHA housing or for housing support through the NYC Department of Housing Preservation and Development. If a family saves money in their own college savings account, this asset may be considered in the application process. For more information on how a savings account may impact your NYCHA rent, visit nyckidsrise.org/public-benefits.

34. How does having an NYC Scholarship Account affect qualification for financial aid?

Because the NYC Scholarship Accounts are owned and managed by NYC Kids RISE, having a scholarship account **does not** impact a student's eligibility for financial aid while the money is in the account. NYC Kids RISE will provide more information as your child gets closer to college about how using the scholarship account money

for your child's education could impact their eligibility for financial aid once the money is spent. There may or may not be an impact.

If a family saves money in their own college savings account, these savings may impact the student's financial aid package. For more information on how contributing to your own college savings account could impact your student's eligibility for financial aid under current financial aid rules, visit nyckidsrise.org/financial-aid. Please note that these financial aid rules often change over time.

35. Can the scholarship funds be used for any special education programs?

The NYC Scholarship Accounts, in line with NY 529 *Direct Plan* rules, can be used to cover certain services for students with special needs in connection with enrollment and attendance at eligible educational institutions. Some eligible educational institutions have programs and supports in place for students with special needs. To check if a particular school or program is eligible, visit <https://ifap.ed.gov/ifap/fedSchoolCodeList.jsp>.

To learn more about the types of eligible expenses under the NY 529 *Direct Plan*, including for students with special needs, contact NY 529 at 877-NYSAVES (877-697-2837) or visit nysaves.org.

YOUR OWN COLLEGE SAVINGS ACCOUNT

36. What are my options for saving through the Save for College Program?

There are many ways to save for college. The Save for College Program provides two college savings account options that you can open and connect to your child's NYC Scholarship Account:

- 1) An NY 529 *Direct Plan* Account (a type of investment account specifically created to help families save for college and career training); and
- 2) An Amalgamated Save for College Bank Account

There are other ways to save besides these two college savings account options. You may wish to explore those other alternatives to see if they might be better suited for your particular needs or circumstances. However, the specific features and benefits provided by the Save for College Program for college savings accounts are available only for these two options. NYC Kids RISE does not provide investment advice or recommend any particular kind of college savings account.

For more information about these options and how to open an account, visit nyckidsrise.org/options, contact NYC Kids RISE, or attend an upcoming Save for College Program workshop.

37. How is a 529 account different from a bank account?

Bank accounts and 529 accounts are both options for saving money for college. However, 529 accounts are invested in financial markets, which come with both greater potential risks and greater potential rewards. A savings account at a bank like Amalgamated Bank, on the other hand, is insured by the Federal Deposit Insurance Corporation up to \$250,000.¹ Contributing to a 529 account, including the NY 529 *Direct Plan*, also comes with certain tax benefits that do not come with most bank accounts.

529 accounts are specifically designed for families saving for a child's education after high school. If a withdrawal from the 529 account is used for anything other than qualified educational expenses, the earnings portion of the withdrawal may be taxed as ordinary income and families may incur a 10 percent tax penalty on the earnings. The withdrawal may also be subject to state and local taxes.

38. What if I already have a 529 account set up for my child?

If you already have a 529 account in the NY 529 *Direct Plan* with your child as the beneficiary, you will have the opportunity to connect that existing account to the child's NYC Scholarship Account and view the balance of both accounts in one place. For more information on how to connect the accounts, visit nyckidsrise.org/options.

If you already have a 529 account in another state's 529 plan, you may continue to use that account, but it will not qualify for the specific features and benefits provided by the Save for College Program. The NYC Kids RISE Save for College Program does not provide investment advice, and a recommendation about the suitability of any investment is not being made in this document.

39. What happens if a student is not eligible for the qualified expenses under the NY 529 Direct Plan?

If you use the money in your own NY 529 *Direct Plan* account for any expense that is not a qualified expense, you could pay federal, state, and local income tax plus a 10% federal penalty, but only on the interest earned (not on all the savings in your account). You also may need to repay New York State the value of tax deductions previously taken.

However, if the non-qualified withdrawal is due to a disability, the 10% federal penalty is waived. More information about qualified expenses, non-qualified withdrawals, and applicable taxes and penalties can be found in the NY 529 *Direct Plan* Disclosure Booklet and Participation Agreement available on nysaves.org.

¹The standard deposit insurance coverage limit is \$250,000 per depositor, per FDIC-insured bank, per ownership category. Deposits held in different ownership categories are separately insured, up to at least \$250,000, even if held at the same bank.

40. How should I think about college savings if I have other savings priorities or debt?

Everyone's financial situation is different. For one-on-one help, consider seeking the advice of an investment professional, or visit an NYC Financial Empowerment Center for free financial counseling. At the City's Financial Empowerment Centers, you can meet one-on-one with a professional financial counselor who can help you make a budget and save and plan for the future, including higher education. Counselors can also help you tackle debt, improve your credit, open a bank account, and more. To schedule an appointment at a Center near you, call 311 or visit nyc.gov/dca.

41. What kinds of financial education opportunities does the Save for College Program offer?

NYC Kids RISE provides tools and information for families to develop their own college savings plans. This includes workshops and events at your child's school where you can learn more about college savings options and financial empowerment resources available to you. A calendar of upcoming Save for College Program events can be found at nyckidsrise.org/events. Make sure to keep your contact information updated on the Savings Tracker to receive regular communication about upcoming events, resources, and opportunities.

NYC Kids RISE has collaborated with the NYC Department of Education to develop exciting and interactive financial education curricula for kindergarten and first grade students. These curricula were created by the NYC Department of Education's Teaching and Learning division of the Queens North Field Support Center, with some lessons adapted from the FDIC's Money Smart for Young People program. These standard-aligned, cross-functional lessons help students build the foundational skills needed to become financially responsible adults.

42. How do I open a college savings account?

Visit nyckidsrise.org/options or attend a Save for College Program event for instructions and support.

43. How do I know which college savings option is best for me?

There are many ways to save for college. Visit nyckidsrise.org/options or attend a Save for College Program workshop for tools and information to compare your college savings options.

For detailed information about the NY 529 *Direct Plan*, visit nysaves.org or call 877-NYSAVES (877-697-2834). To learn more about Amalgamated Save for College Bank Accounts, visit an Amalgamated Bank branch near you or call 800-662-0860.

Most other states also offer their own 529 savings plans, and other banks are available for your savings purposes. All of these can help you achieve your college savings goals. However, those other options are not connected to the Save for College Program. NYC Kids RISE encourages every family to explore various college savings options and does not provide investment advice. You should consider your own circumstances before saving or investing, and you may wish to seek the advice of an investment professional.

44. Do I need to open my own college savings account to be enrolled in the program?

No, you do not need to open your own college savings account or deposit any money for your child to be enrolled in the Save for College Program and have an NYC Scholarship Account. However, NYC Kids RISE encourages every family to explore their options and open their own college savings account. For support, contact NYC Kids RISE or attend a Save for College Program event.

MORE QUESTIONS?

**IF YOU STILL HAVE QUESTIONS OR WANT ONE-ON-ONE SUPPORT,
USE THE CONTACT INFORMATION BELOW.**

NYC KIDS RISE EVENTS AND WORKSHOPS

IF YOU HAVE ANY OF THESE KINDS OF QUESTIONS:

- When is the next Save for College Program workshop happening at my school?
- How can I contact NYC Kids RISE?
- Where can I get more information about college savings options?
- How do I know if my child is enrolled in the Save for College Program?
- If my child enrolled in school after the first Opt Out period, when is the next chance for my child to participate in the program?

YOU CAN...

- ➔ **Call** the Parent Coordinator or other designated College Savings Liaison at your child's school
- ➔ **Call** NYC Kids RISE at **833-KID-RISE (833-543-7473)**
 - Available Monday, Wednesday, Friday (10:00 am to 5:00 pm) & Tuesday, Thursday (10:00 am to 8:30 pm)
 - Support is available in multiple languages
- ➔ **Visit** www.nyckidsrise.org
 - Materials are available in Arabic, Bangla, Chinese, English, Haitian-Creole, Korean, Russian, Spanish, and Urdu

NYC SCHOLARSHIP ACCOUNTS

IF YOU HAVE ANY OF THESE KINDS OF QUESTIONS:

- Where can I see how much money is in my NYC Scholarship account?
- What can the money in the account be used for, and is there a deadline for using it?
- How can my family earn additional scholarship funds?
- How will my child's and my personal information be used?
- What happens if we move or my child changes schools?
- Can I cancel my child's participation in the program?
- Can I re-enroll my child even if we have already opted-out?
- How will Save for College Program affect qualification for public benefits, and where can I get more information?
- Can I connect my existing 529 account to my child's NYC Scholarship Account?
- How can I change my account contact information?

YOU CAN...

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MORE QUESTIONS?

NY 529 DIRECT PLAN ACCOUNTS AND INVESTMENT OPTIONS

IF YOU HAVE ANY OF THESE KINDS OF QUESTIONS:

- How can I complete Building Block #2 by opening a 529 account?
- How can I learn more about the NY 529 *Direct Plan* investment options?
- How can I make contributions into this account?
- How can I access the funds in this account?
- What happens to the funds if my child chooses not to go to college?
- What if I want to use the funds in this account for something else?
- How is a 529 savings plan different from a savings account at a bank?

YOU CAN...

- ➔ **Call** the NY 529 *Direct Plan* at **(866) 734-4533** to speak with an education savings specialist
 - Available Monday - Friday (8:00 am - 9:00 pm)
- ➔ **Visit** www.nysaves.org

AMALGAMATED SAVE FOR COLLEGE BANK ACCOUNTS

IF YOU HAVE ANY OF THESE KINDS OF QUESTIONS:

- How can I complete Building Block #2 by opening a bank account?
- Where can I go to open this account and make deposits?
- How can I access the funds in this account?
- What happens to the funds if my child chooses not to go to college?
- What if I want to use the money in this account for something else?

YOU CAN...

- ➔ **Visit** a local Amalgamated Bank branch. The closest branch to you may be:
 - 36-16/18 21st Street (between 36th Avenue and 37th Avenue), Long Island City, NY 11106
 - Available Monday - Thursday (9:00 am - 5:00 pm), Friday (9:00 am - 6:00 pm)
- ➔ **Call** **800-662-0860**
 - Available Monday - Friday (8:00 am - 8:00 pm), Saturday (9:00 am - 2:00 pm)
 - Spanish-language support may be available

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Program



SETTING GOALS AND PLANS FOR SAVING

IF YOU HAVE ANY OF THESE KINDS OF QUESTIONS:

- How does saving for college fit into my overall savings plan?
- How much should I start saving for college?
- What is a realistic weekly or monthly savings goal for me and my family?
- Where can I get help making a savings plan, budgeting, and managing debt?



YOU CAN...

➔ **Visit** a local NYC Financial Empowerment Center for free, confidential, one-on-one financial counseling. There are more than 20 Financial Empowerment Centers across the city. The three locations closest to School District 30 are listed below (days and hours of operation are subject to change):

- Urban Upbound

- 38-85 13th Street, Long Island City, NY 11101
Available Monday - Friday
(9:00 am - 6:00 pm), Thursday
(11:00 am - 7:00 pm)
- Languages: English, Spanish

- The Financial Clinic at Make the Road NY

- 92-10 Roosevelt Avenue, Jackson Heights, NY 11372
- Available Monday, Tuesday, and Friday (10:00 am. - 6:00 pm)
- Languages: English, Spanish

- Neighborhood Trust Financial Partners at Neighborhood Housing Services, Northern Queens

- 60-20 Woodside Avenue, 2nd Floor, Woodside, NY 11377
- Available Monday and Wednesday (9:00 am - 6:00 pm)
- Languages: English, Spanish

➔ **Call 311** to schedule an appointment at a Financial Empowerment Center

➔ **Visit nyc.gov/dca** to schedule an appointment at a Financial Empowerment Center

The NYC Kids RISE Save for College Program is a scholarship and savings program administered by NYC Kids RISE, Inc., a nonprofit, in partnership with the NYC Department of Education and the City of New York. NYC Kids RISE is neither affiliated with, nor an authorized distributor of, New York's 529 College Savings Program and does not solicit investments or provide investment advice. The City of New York and the NYC Department of Education offer no endorsement or recommendation about, and do not control, own or are affiliated with the program manager for New York's 529 College Savings Program and any particular college savings or other investment vehicle, including ones which families may learn about through the Save for College Program.



Invest in your child—save for college

FIND OUT HOW

nyckidsrise.org

833-KID-RISE (833-543-7473)

info@nyckidsrise.org

The **NYC Kids RISE Save for College Program** is a scholarship and savings program designed to make college more accessible and achievable for all NYC public school students—regardless of their family's income or immigration status. NYC Kids RISE, a nonprofit organization, manages the Save for College Program in partnership with the NYC Department of Education and the City of New York.

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NYC™

Office of
the Mayor | Department
of Education

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EXQ&A_EN
August 2018