



**QUESTIONS AND ANSWERS FOR PARENTS/GUARDIANS:**  
**Immigration Status and**  
**Documentation**

**NYC KIDS RISE™**

**nykidsrise.org**  
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## QUESTIONS AND ANSWERS FOR PARENTS/GUARDIANS:

# Immigration Status and Documentation

This handout includes frequently asked questions about how to engage with and use the program based on your family's immigration status and documentation. **For more information about the Save for College Program, visit [nyckidsrise.org/questions-and-answers](https://nyckidsrise.org/questions-and-answers) or call NYC Kids RISE at 833-543-7473.** Our multilingual staff are available to help you find the information you need to learn about the Save for College Program. We will never ask you to tell us your immigration status.

## PROGRAM ELIGIBILITY

### 1. How does immigration status affect my ability to participate in the NYC Kids RISE Save for College Program?

It doesn't! Eligible students can participate in the Save for College Program regardless of immigration status. That includes receiving a NYC Scholarship Account and opening their own college savings account.

Families **do not** need to provide a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) for the child to be enrolled in the program and receive an NYC Scholarship Account.

However, when considering whether to open your own savings account to save alongside the NYC Scholarship Account, please note that the savings accounts currently available through the program do require either a Social Security Number or Individual Taxpayer Identification Number to open.

In addition, if you choose to open and connect a NY 529 *Direct Plan* as your savings option, 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. For more information about the IRS definition of resident alien visit <https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status>.

You **do not** need to open your own account to receive and keep the free NYC Scholarship Account.

Contact NYC Kids RISE, visit [nyckidsrise.org/options](https://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 and your family find the information you need to learn about the Save for College Program.

# YOUR CHILD'S NYC SCHOLARSHIP ACCOUNT

## 2. What information does NYC Kids RISE receive about me and my child to enroll my child in the Save for College Program and open their NYC Scholarship Account?

NYC Kids RISE receives the following pieces of information from the N`YC 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 is similar information to what you submit on the "blue card" when you enroll your child in school.

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.

The scholarship funds are invested in New York's 529 College Savings Program *Direct Plan*, a type of account

specifically designed to help families save for school. Your child's NYC Scholarship Account can gain or lose money over time, depending on financial markets and the performance of the investment. That means the amount available in a child's NYC Scholarship Account when that child attends college may be more or less than the amounts originally deposited by NYC Kids RISE into the account.

## 3. How is our personal information being 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 communications by clicking unsubscribe when you receive emails from the Save for College Program. To view and activate your child's NYC Scholarship Account, visit [nyckidsrise.org](http://nyckidsrise.org) and click "Activate Account."

## 4. 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 authorized family members of participating children to view their scholarship account and connect their own college savings account.

## 5. What personal information will Vista share 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 information from the account that a family has linked to their scholarship account.

## **6. What is Vanguard and how is it related to my child's NYC Scholarship Account**

Vanguard is the investment manager for the NY 529 *Direct Plan*, which is where the NYC Scholarship Accounts are invested. Vanguard does not receive any information about your child or your family (including name, school, or any other information) to invest your child's NYC Scholarship Account. Instead, NYC Kids RISE and VistaShare handle all personal information about the NYC Scholarship Accounts.

## **7. Could receiving an NYC Scholarship Account have any impact on my immigration status under the "public charge" rule?**

No, having an NYC Scholarship Account does not count as a public benefit under the public charge rule and would not have any impact under that rule. For more information about the public charge rule, call ActionNYC at 800-354-0365 and say "public charge" to consult a free, safe immigration legal services provider.

## **8. Can I save my own money in my child's NYC Scholarship Account?**

No, families cannot make their own 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.

## **9. What happens to the money in my child's NYC Scholarship Account if I am deported?**

Your child is the beneficiary of the NYC Scholarship Account and is eligible to use the money even if you do not live in the United States. Your child can use the money for any qualified higher education expense—including college and career education programs in New York, across the country, and in other countries.

## **10. What happens to my child's scholarship if we leave our current school district before my child graduates from high school?**

Once your child receives an NYC Scholarship Account, they continue to have access to that account if they move to any other public (district 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.

## **OPENING YOUR OWN COLLEGE SAVINGS ACCOUNT**

## **11. If I open my own NY 529 Direct Plan account, what kind of information does the NY 529 Direct Plan receive about my child and me?**

Personal information you submit if you choose to open an NY 529 *Direct Plan* account will be maintained in the records of the NY 529 *Direct Plan*.

Ascensus Broker Dealer Services and Vanguard are responsible for maintaining those records. They may be contacted by mail at P.O. Box 55440, Boston, MA 02205-8323 or by telephone at 1-877-NYSAVES.

Personal information is collected from you under the authority of the New York State College Choice Tuition Savings Program Act (Article 14-A of the New York Education Law) and Section 529 of the Internal Revenue Code. The personal information you submit will be used to maintain records of your contributions to the (NY 529 *Direct Plan*) Program and the earnings on those contributions. It will also be used to process transactions you request. If you decline to submit the requested information it may be impossible for you to be enrolled in the (NY 529 *Direct Plan*) Program or for the (NY 529 *Direct Plan*) Program to process transactions you request. For more information on how to open an account, visit [nykidsrise.org/options](https://nykidsrise.org/options).

## 12. If I open a NY 529 *Direct Plan* account for my child, who is my information shared with?

NY 529 sends some information about account owners to the U.S. Internal Revenue Service (IRS) and the New York State Department of Tax and Finance for tax purposes.

## 13. Do I need a Social Security Number or Individual Taxpayer Identification Number (ITIN) to open my own NY 529 *Direct Plan* account?

Yes. You must have a valid Social Security Number or an ITIN to open a NY 529 *Direct Plan* account. If you do not provide this information, your NY 529 *Direct Plan* account will be closed. Such information is shared with the U.S. Internal Revenue Service (IRS) and the New York State Department of Tax and Finance.

## 14. What is an Individual Taxpayer Identification Number (ITIN)?

To open your own college savings account to save alongside your child's NYC Scholarship Account, you will need to provide either a Social Security Number or an Individual Taxpayer Identification Number. The IRS issues Individual Taxpayer Identification Numbers (known as ITINs) to people who are required to file tax returns and are not eligible for Social Security Numbers. Many banks and credit unions accept ITINs as valid identification numbers to open accounts. The NY 529 *Direct Plan* also accepts ITINs as an identification number.

For more information about ITINs, visit the IRS website at: <https://www.irs.gov/individuals/individual-taxpayer-identification-number> or read this resource from the American Immigration Council: <https://www.americanimmigrationcouncil.org/research/facts-about-individual-taxpayer-identification-number-itin>.

## 15. If I do not have a SSN or ITIN, can and should I get an ITIN to open an account?

You can apply for an ITIN if you do not already have a SSN or an existing ITIN, but it is best to first speak with an immigration legal service provider to determine whether you should do so. If you are or will soon be in the process of applying for a SSN, applying for an ITIN may affect the SSN process. Call ActionNYC at 800-354-0365 to consult a free, safe immigration legal services provider.

Opening an interest-bearing account (like a 529 account or savings account) is a common reason for applying for an ITIN. Other reasons include establishing credit history to qualify for a loan or apartment rental, or for filing taxes. You do need to have a reason for applying for an ITIN.

**Note:** If you have an ITIN and your income (earned or otherwise) meets the minimum requirements for filing taxes, you are required to file a tax return.

## **16. Can children have ITINs?**

Yes, children can have ITINs. They must have valid proof of ID, which is typically a passport that does not expire within 6 months from the date of application. They also must meet one of the required reasons for applying. The most common reason is being included as a dependent on a tax return.

## **17. For the purposes of opening an NY 529 Direct Plan account, what is the definition of “Resident Alien”?**

The IRS considers you a resident alien of the United States for tax purposes if you meet either the green card test or the substantial presence test for the calendar year (January 1-December 31).

For more information, please visit the IRS website at <https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status>.

## **18. I received a letter from the NY 529 Direct Plan asking me to provide additional information to confirm my identity. Why did I receive that letter?**

If you choose to open an NY 529 *Direct Plan* account, and NY 529 is not able to confirm some identifying information about you, they may send you a letter asking for more information. For example, if the name you entered does not match the name you gave to the IRS when you applied for an ITIN, they may need to verify your correct name.

## **19. If I receive a letter from NY 529 asking me for additional information about identity, will that information be shared with immigration officials or any other agencies?**

NY 529 may share such information with the U.S. Internal Revenue Service (IRS) and the New York State Department of Tax and Finance.

## **20. Can I have a friend or family member open an account on my child’s behalf and connect it to the NYC Scholarship Account?**

Yes, a friend or family member can open an account for the benefit of your child and connect it to your child’s NYC Scholarship Account. This adult must have a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to open an account. In addition, if they choose to open an account in the NY 529 *Direct Plan*, they must meet the IRS definition of U.S. citizen or resident alien with a verified U.S. address. For more information on how to open an account, visit [nyckidsrise.org/options](http://nyckidsrise.org/options).

## **21. If I am deported can I still access the money in my own NY 529 Direct Plan account?**

Yes, your account still belongs to you. You can access and control your NY 529 account online at [nysaves.org](http://nysaves.org). Note that you would not be able to make additional deposits into your account after being deported. However, you could still access the existing money in the account. For more information, contact NY 529 at 877-NYSAVES (877-697-2837).

## **22. Do I need a Social Security Number or Individual Taxpayer Identification Number (ITIN) to open the bank savings account option available through NYC Kids RISE?**

Yes, you must have a valid social security number or an ITIN to open bank savings accounts available through NYC Kids RISE.

### **23. If I choose the bank savings account option available through NYC Kids RISE, if I am deported, can I still access the money in the Savings Account I opened?**

Yes, your account still belongs to you.<sup>1</sup> Ask your bank how you can close your account, or continue to use it, from your home country. If you need help, you can also call the NYC Financial Justice Hotline at 212-925-4929.

<sup>1</sup>Source: *The New Economy Project*: <https://www.neweconomy.nyc.org/resource/immigrants-banking-rights-brochure/>

### **24. If my family and friends cannot open our own college savings account because we do not have the necessary information (e.g. an ITIN), how does my child benefit from the Save for College Program?**

Having your own college savings account is just one piece of what it means to be part of the Save

for College Program. Every child automatically receives an NYC Scholarship Account with an initial \$100 deposit from NYC Kids RISE regardless of their income or their family's immigration status. Every child can also receive deposits to their NYC Scholarship Accounts made by local organizations, community groups, businesses, and individual donors in their community and throughout NYC. Plus, every family can participate in financial education in their student's classroom, attend events at their school and in their neighborhood, and partner with their neighbors on campaigns to support every child in their community to succeed-- regardless of whether their family has opened their own college savings account.

Families who do not have the documentation needed to open their own college savings account can still register on the online Savings Tracker website to activate their child's NYC Scholarship Account, complete a brief survey, and receive \$25 more for the NYC Scholarship Account. These families may also be eligible for more scholarship rewards in the future, on top of the other benefits described above.

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## **DISCLOSURES**

There is an important difference between legal information and legal advice. These materials are only legal information. No information contained in these materials should be taken as immigration or tax legal advice. This information is not intended to be a substitute for speaking with your attorney to obtain advice with respect to your own particular situation, question or problem.

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