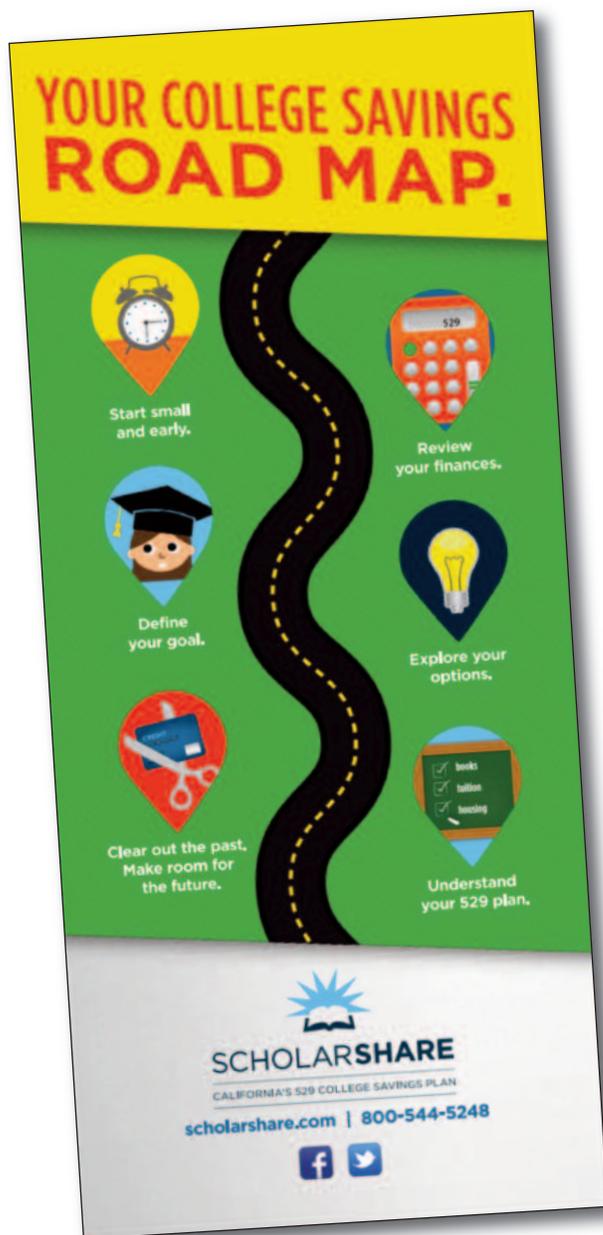


Start Thinking about College (And How to Pay for It)

It's never too early – or too late – to plan for your child's college future and to develop your college-savings road map!

California State PTA and ScholarShare, California's 529 College Savings Plan, are teaming up to raise awareness about the importance of saving for college. Here are a few steps you can take to develop a college savings road map for your child:



Start Small and Early

The task of saving for college can be overwhelming, but the sooner you get started, the greater the likelihood that your child will go to college and have the funds to pay for it. Various studies show that a child with a college savings account is 6 to 7 times more likely to attend college. The key is to get started.

Review Your Finances

Saving for college can be daunting. That's why it's important to take a careful look at your finances and identify any available funds that you can regularly contribute to your college savings. No contribution is too small. Every little bit helps.

Define Your Goal

Paying for 100 percent of a child's future college expenses may not be a realistic goal for some parents. Fortunately, the share you save is only a part of a larger strategy to help pay for college. Define a goal that makes sense for your family and plan accordingly.

Understand Your 529 Plan

A 529 plan is a state-sponsored, tax-advantaged savings plan designed to help families save for college. The State of California offers the ScholarShare College Savings Plan. In addition to the many benefits, you can open a ScholarShare account with just \$25. Visit scholarshare.com to learn more.

Additional Resources

Many free resources are available to help with career research and college planning. School counselors are your go-to source of current information on employment and colleges. Taking a little time to meet with a school counselor can mean a lot of help with job ideas, assessments to gauge your child's career interests, vocational/technical schools and much more. Your school or local library are other helpful free resources for your future plans.