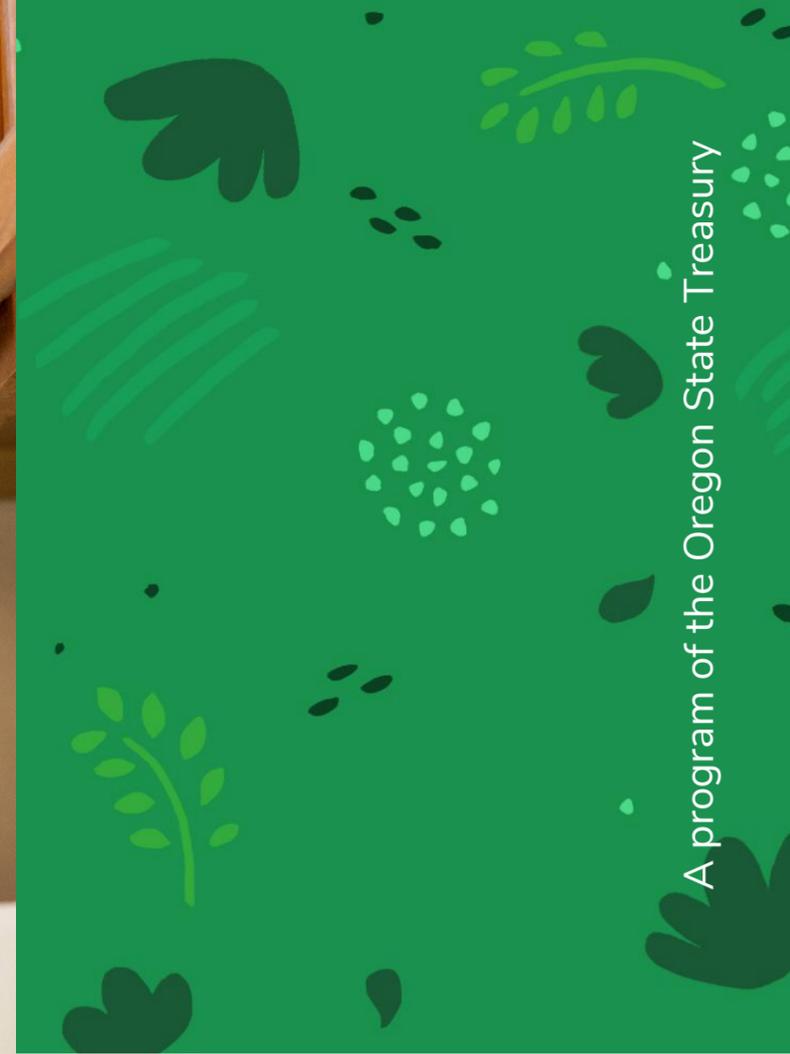


01

What if the easiest thing you did today was start a college savings plan?



You can start with \$25



A program of the Oregon State Treasury





Simple. Affordable. Tax-advantaged.

There are some excellent (and surprising) reasons to get started.

Lots of ways to use your funds

Use your savings at most U.S. higher-education institutions (and many abroad). Trade school, certifications, apprenticeships and college are just the beginning.

Your funds cover more than just tuition; use them to pay for books, supplies, fees, housing and much more.



Low minimums to get started

Accounts can be opened with a low \$25 initial contribution. Set up recurring monthly transfers from your bank account for as little as \$5 each time, or *automatic payroll deductions* through your employer.

Flexibility and control

You're in control over when and how your savings are used. You can select and change beneficiaries to yourself, or to another family member without penalty. *Earn a scholarship?* You can withdraw the amount of the award without a penalty or additional tax (excepting income tax on earnings).

Many ways to save

We believe that investing shouldn't be intimidating. We've got options (but not too many).

- An FDIC-insured savings account
- A plan that automatically shifts according to your family's timeline



Tax benefits that make a difference

Tax-free

04

Money saved in your account can earn interest, and those earnings grow tax-free. As long as the money is used for higher education expenses, it can be withdrawn and spent tax-free as well.

Tax credit



Families can receive a state income tax credit up to \$300 for joint filers and up to \$150 for single filers on contributions made to their Oregon College Savings Plan account. The tax credit is tiered, with low- to moderate- income families receiving a higher percentage match. You do not need to be the account owner to contribute and claim the tax credit!



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Incentives
to get started

A head start for Oregon babies and kindergartners

Simply open an account for an Oregon *baby under 12 months* of age or an Oregon *kindergartner* who does not already have an Oregon College Savings Plan account, and we will **automatically contribute \$25** to the account.

oregoncollegesavings.com/BabyGrad | oregoncollegesavings.com/KinderGrad

Bottle up your savings

Put your cans and bottles toward education and training for the future. With a BottleDrop account, you can easily (and automatically) transfer your returns into an Oregon College Savings Plan account. Just drop your tagged *Green Bag* at any BottleDrop location or bring your containers to a Redemption Center.

oregoncollegesavings.com/bottledrop

A little savings goes a long way



Kids who know they have a college savings account (even a small one) are **2.5 times more likely to go to and graduate from college.**

– Center for Social Development, WA University in St. Louis

You got this



"Parents with a college savings account of any balance felt more confident and less overwhelmed about paying for college than parents who didn't have an account. In other words, **taking action offers peace of mind.**"

– U.S. News & World Report

Giving is good for you



Recent studies show that when a family and friends contribute to a college fund, it's great for community well-being and even increases happiness.

– Elizabeth Dunn, Science Magazine

What's
the
point?



07

How can we help?



Don't go it alone

Our gifting platform makes it easy for grandparents, relatives and friends to contribute to an account. You can even create a custom gifting page to share via social media for easy gifting.



Choose the right approach

Visit our website for help choosing your best savings option. And give us a call if you have questions.

OregonCollegeSavings.com/investments
(866) 772-8464

Save a little each month

The option for automatic contributions makes it easy. Decide how much to put in, and then set it and forget it.



Three simple steps

1

Visit our website at:
OregonCollegeSavings.com

Or give us a call:
(866) 772-8464 (toll-free)

2

Choose the investment portfolio
that makes the best sense for
your family.

3

Decide how much you'd like to start with
(it can be as little as \$25), and make that
first contribution.

High fives for everyone.

