



Let's jump-start their future **together.**

Your child's future is coming at full speed. The Florida Prepaid College Board can show you how easy it is to be ready by saving for their education now. We'll guide you every step of the way through our flexible Prepaid Plans and 529 Savings Plan, offering a variety of choices and payment options to fit any budget.

 **FLORIDA
PREPAID
COLLEGE BOARD**

▶ *Starting is Believing*



Making college affordable to all.

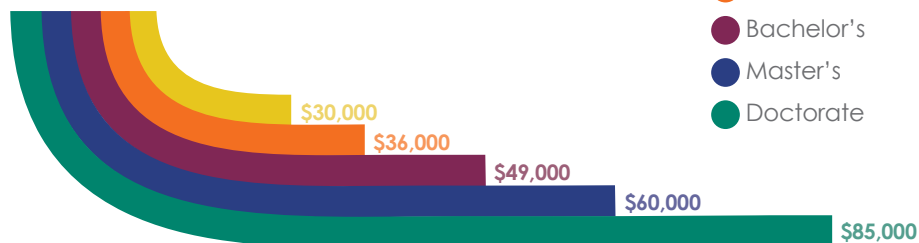
Everyone agrees that receiving a college education without incurring a substantial amount of student loan debt allows students to focus on building a better future for themselves and the state of Florida. But no one has put more effort into bringing this notion to life than Stanley G. Tate.

In 1987, Mr. Tate fought to put higher education within the reach of the average Florida family, and he chose the Florida Prepaid College Program as his way to accomplish that goal. He led the program as chairman of the Florida Prepaid College Board from 1987 to 2005, and then tirelessly championed the program.

In 2006, the Florida Legislature renamed the program "The Stanley G. Tate Florida Prepaid College Program" in recognition of the outstanding dedication and service of its founding chairman. The Florida Prepaid College Plan has grown to become the largest and longest continuously running prepaid plan in the nation thanks to Mr. Tate's exceptional vision and dedication to Florida's future generations.

Rest assured today for all of their **tomorrows**.

EARNING POWER ▶ IN CAREERS WITH DEGREES



- High School
- Associate's
- Bachelor's
- Master's
- Doctorate

Not only does a Florida Prepaid College Plan give you peace of mind about your child's education, it will make you feel great about their future.

Did you know that college graduates benefit from a higher employment rate and stronger earning potential?

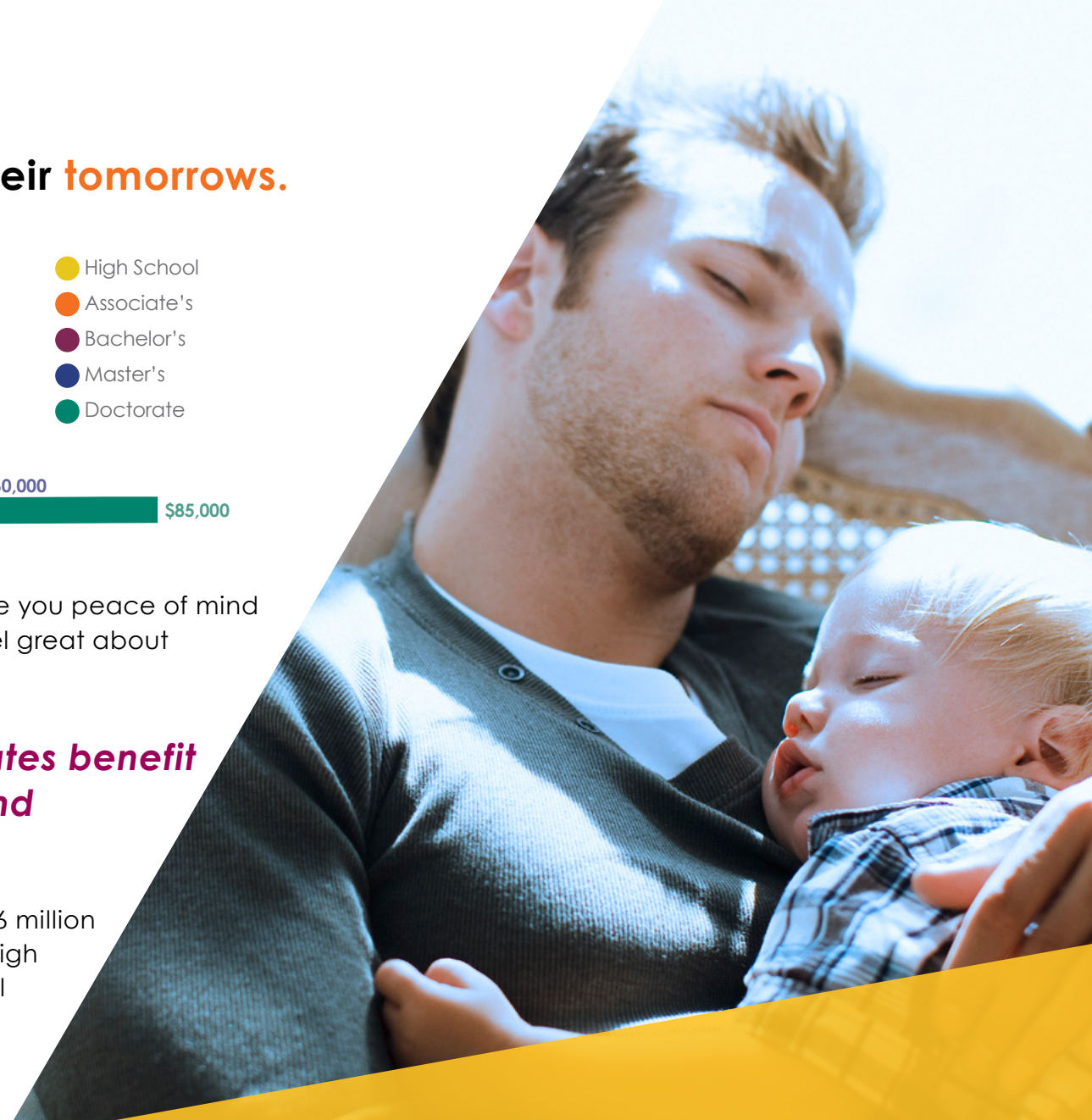
A student with a bachelor's degree can earn \$1.6 million more in their lifetime than a student with only a high school diploma. Investing in their future today will ensure a brighter tomorrow.



Knowing is Believing

It's projected that by 2018, 59% of jobs in Florida will require postsecondary education.

Carnevale, A.P., Smith, N., & Strohl, J. (2010). Help wanted: Projections of jobs and education requirements through 2018. Washington, DC: Center on Education and the Workforce.



What is a Florida Prepaid College Plan?

A Florida Prepaid College Plan allows families to prepay the cost of college tuition, required fees and dormitory housing based upon projected future costs. When your child is ready for college, the plan pays the tuition and registration fees covered under the plan at any Florida College or State University. If your child attends an out-of-state college or private college, the plan will pay the same amount as it would pay at a public college or university in Florida.

With 28 Florida Colleges and 12 State Universities in Florida, your choices are wide open!

From one end of the peninsula to the other, Florida is bursting with great educational institutions, and all of them accept Florida Prepaid College Plans.



Knowing is Believing

Every Prepaid Plan is fully guaranteed by the state of Florida – you can never lose your investment.

▶ **Florida Colleges**

Formerly known as “Community Colleges,” these institutions provide affordable, accessible education at campuses throughout the state. And, while they’ve always offered associate’s degrees and trade certification programs, more and more Florida Colleges are now offering four-year bachelor’s degrees as well. And as the demand for education continues to increase in the future, so will their degree programs.

▶ **State Universities**

The state’s most prestigious schools, these universities offer a broad range of undergraduate and graduate degrees, as well as top-notch facilities and the traditional “college experience” that most picture in their minds.



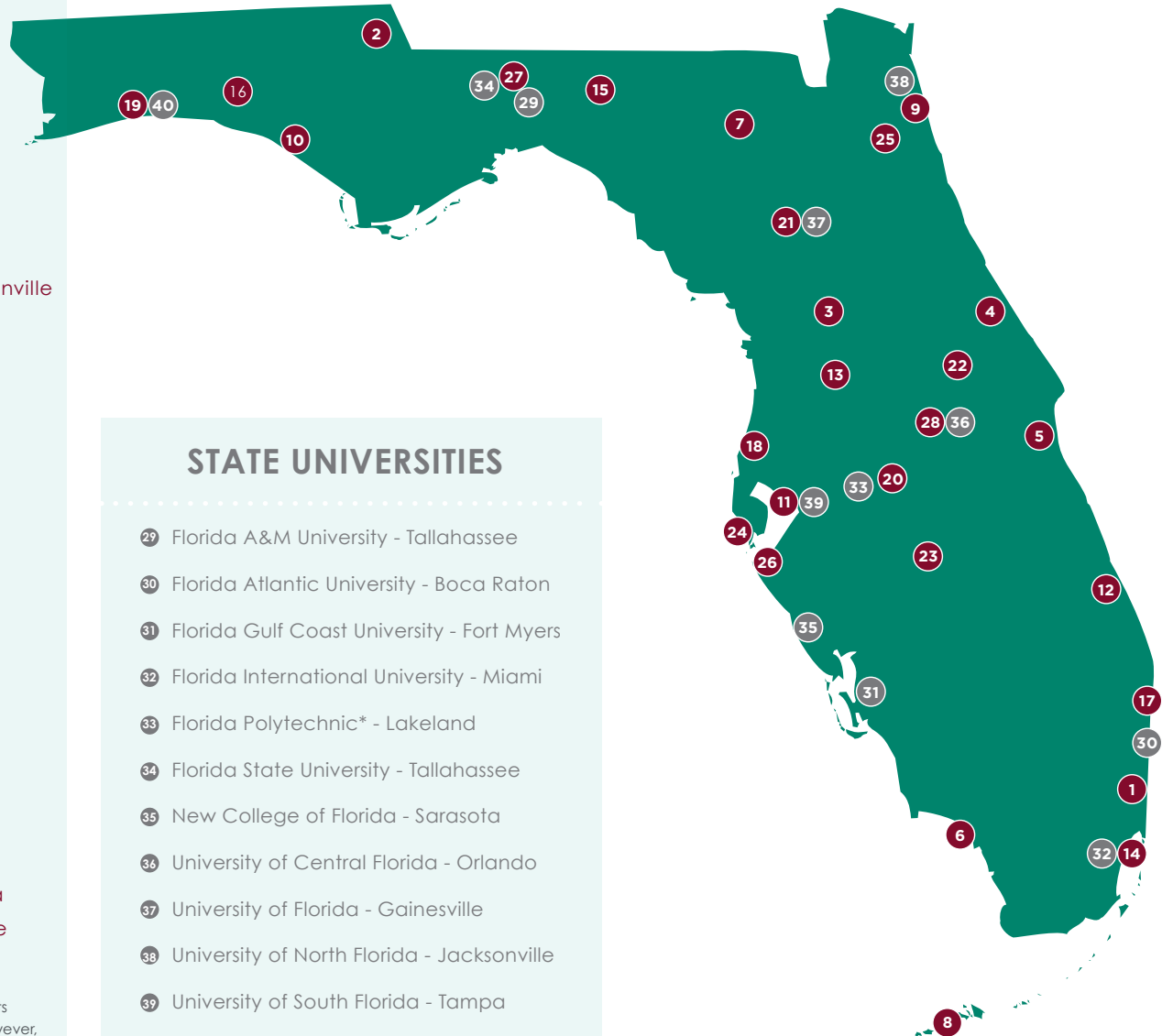
Knowing is Believing

Every Floridian lives within 50 miles of an institution of postsecondary learning.

FLORIDA COLLEGES

- 1 Broward College - Fort Lauderdale
- 2 Chipola College - Marianna
- 3 College of Central Florida - Ocala
- 4 Daytona State College - Daytona Beach
- 5 Eastern Florida State College - Cocoa
- 6 Edison State College - Fort Myers
- 7 Florida Gateway College - Lake City
- 8 Florida Keys Community College - Key West
- 9 Florida State College at Jacksonville - Jacksonville
- 10 Gulf Coast State College - Panama City
- 11 Hillsborough Community College - Tampa
- 12 Indian River State College - Fort Pierce
- 13 Lake-Sumter State College - Sumterville
- 14 Miami Dade College - Miami
- 15 North Florida Community College - Madison
- 16 Northwest Florida State College - Niceville
- 17 Palm Beach State College - Lake Worth
- 18 Pasco-Hernando Community College - New Port Richey
- 19 Pensacola State College - Pensacola
- 20 Polk State College - Winter Haven
- 21 Santa Fe College - Gainesville
- 22 Seminole State College - Sanford
- 23 South Florida State College - Avon Park
- 24 St. Petersburg College - St. Petersburg
- 25 St. Johns River State College - Palatka
- 26 State College of Florida - Bradenton/Sarasota
- 27 Tallahassee Community College - Tallahassee
- 28 Valencia College - Orlando

*Due to special circumstances, Florida Prepaid College Plan benefits cannot be applied to Florida Polytechnic University at this time; however, Florida Polytechnic University has developed a bridge program to assist students with Florida Prepaid Plans who attend the university. For more information on the bridge program, contact Florida Polytechnic University at 800.585.POLY or go to www.floridapolytechnic.org/prepaid.



STATE UNIVERSITIES

- 29 Florida A&M University - Tallahassee
- 30 Florida Atlantic University - Boca Raton
- 31 Florida Gulf Coast University - Fort Myers
- 32 Florida International University - Miami
- 33 Florida Polytechnic* - Lakeland
- 34 Florida State University - Tallahassee
- 35 New College of Florida - Sarasota
- 36 University of Central Florida - Orlando
- 37 University of Florida - Gainesville
- 38 University of North Florida - Jacksonville
- 39 University of South Florida - Tampa
- 40 University of West Florida - Pensacola

Five plans, each with its own **unique** advantages.

From a two-year degree to a full four years at a university, we have plans to fit your child's dreams and your family's budget.



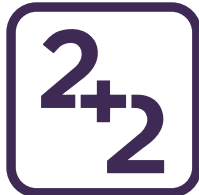
2-Year Florida College Plan

Covers Tuition and Mandatory Local Fees for 60 credit hours at one of 28 Florida Colleges, offering your child the ability to earn an associate's degree or trade certification in various fields. It's an excellent springboard to a fulfilling career or further education. Plus, a student earning an associate's degree at any Florida College is guaranteed admission to a State University.



4-Year Florida College Plan

Covers Tuition and Mandatory Local Fees for 120 credit hours at one of 28 Florida Colleges — the amount required to earn a bachelor's degree. With diverse course offerings and convenient locations, this offers tremendous flexibility and diverse degree options should your child wish to attend school close to home or anywhere throughout the state.



2 + 2 Florida Plan

Covers Tuition and Mandatory Tuition Differential Fee and Local Fees for 60 credit hours at one of 28 Florida Colleges and 60 credit hours at one of Florida's 12 State Universities. Your child can earn the same degree in the same amount of time as if they went straight to university, and will do so knowing both of you have saved money.





NEW 1-Year Florida University Plan

Covers Tuition, as well as the Mandatory Tuition Differential Fee and Local Fees, at one of Florida's 12 State Universities for 30 credit hours — one-quarter of the 120 credit hours needed to obtain a bachelor's degree. Our most affordable Prepaid Plan also allows friends and family to purchase a year or two as well, making saving for college a team effort.



4-Year Florida University Plan

Covers Tuition and Mandatory Tuition Differential Fee and Local Fees at any of Florida's 12 State Universities for 120 credit hours — enough for a bachelor's degree. Ranked in the top five in America for research and development, the State University System blankets the state and features two preeminent universities, Florida State University and University of Florida.



University Dormitory Plan

Purchasing a Florida Prepaid College Plan is a great way to cover tuition and most fees, but what about housing costs? That's where an add-on plan like the University Dormitory Plan comes in. If you purchase a 2 + 2 Florida Plan or 4-Year Florida University Plan, you are eligible to purchase one or more years of the University Dormitory Plan. The plan covers the cost of a standard, double-occupancy dormitory room at any of Florida's 12 State Universities.



Please note, dormitory options and availability vary from school to school, and the plan does not guarantee placement in a particular hall or dormitory room.



Knowing is Believing

The 1-Year Florida University Plan is the first and only plan to allow multiple purchasers for a single beneficiary, so now a whole family can team up to help save for college.

If you have questions about Florida Prep



Can the plans be used at schools other than Florida public institutions?



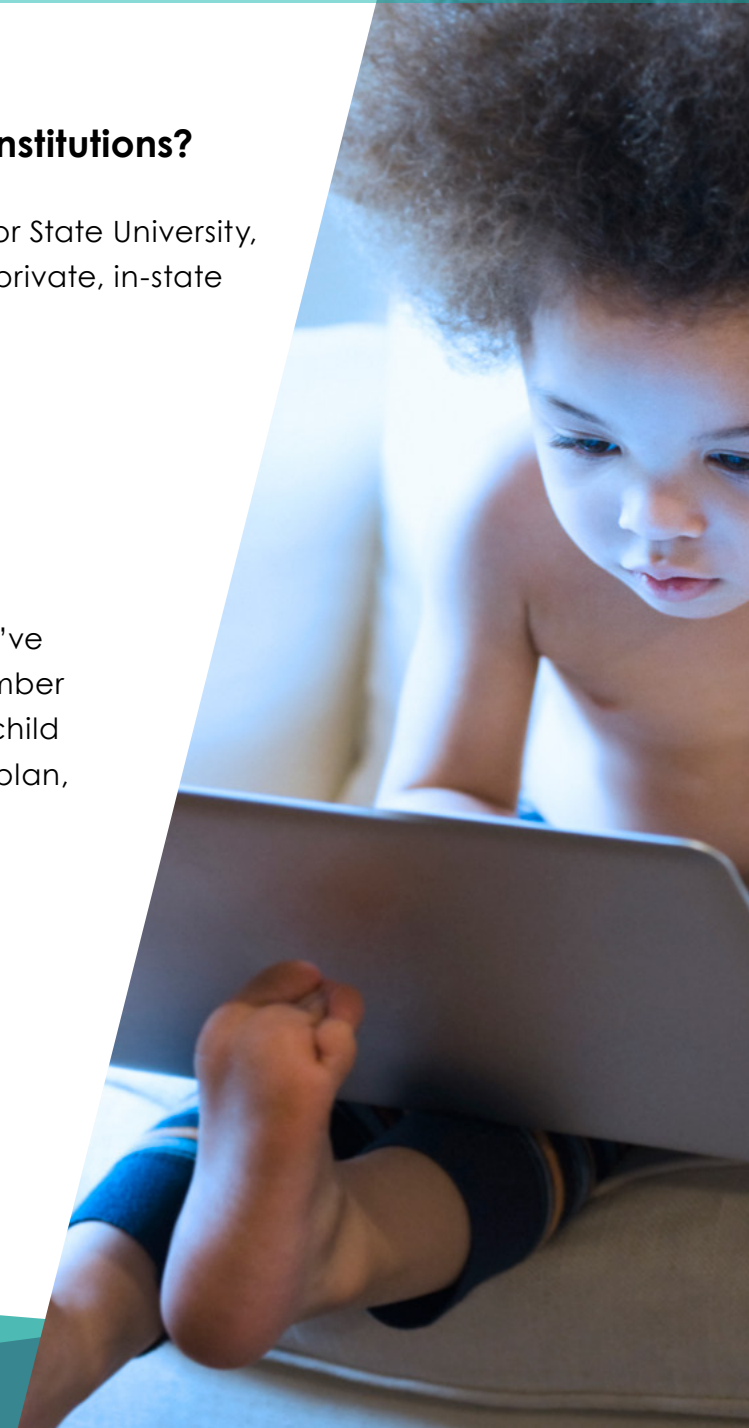
While Prepaid Plans are designed to be used at a Florida College or State University, the plan can also be applied at other schools nationwide. Public, private, in-state or out-of-state, we'll pay what we'd pay a Florida school.



If my child gets a scholarship or doesn't attend college, will I lose my investment?



Absolutely not. First of all, every Florida Prepaid College Plan is fully guaranteed by the state of Florida, so you can never lose what you've paid in. Secondly, you can transfer your plan to another family member or cancel your plan for a full refund of what you've paid in. If your child receives a scholarship, your refund is actually the full value of your plan, not just what you paid in.



aid College Plans, we'll have an answer.



If I move out of Florida, will I lose my plan?



Florida residency is required to get a Prepaid Plan, but it isn't required to keep one. If you or your child moves out of state at some point, no problem — your plan will continue as if you never left the Sunshine State. If your child attends a Florida College or State University, they will be considered an in-state student.



How long do I have to use my Prepaid Plan?



Don't worry. You won't feel like the clock is ticking when it comes time for your child to use their plan. They'll have up to 10 years from the projected enrollment year selected on the application to use their Prepaid Plan.



Knowing is Believing

Room and board, books, and supplies account for approximately half of the cost of attending a State University.

You're on your way, and we're right beside you every step.

We understand that saving for college can seem stressful and just downright scary. Relax, and know we're here with the tools to help you find the right plan for you.

- ▶ Myfloridaprepaid.com is THE resource for helping you in every way possible.
- ▶ Our College Savings 101 Interactive Conversation is a fun and informative way to learn what Florida Prepaid Plan options might be best for you.
- ▶ Our Online Pricing Tool is a quick and easy way to instantly calculate your preferred Prepaid Plan cost.

This is the only time that you can enroll in a Florida Prepaid College Plan and take advantage of our lower prices for this year. Here's what you'll need, plus a few important things to note about the application:

- ▶ Set aside about 15-20 minutes of time, but don't worry — you can always save your application and come back later.
- ▶ Only one application, no matter how many plans you purchase or how many children you are signing up.
- ▶ Be sure you have read the Master Contract, available on our website.
- ▶ Have Social Security numbers for you and the child/plan beneficiary readily available.
- ▶ Have your bank account information available to pay the \$50 application fee and to set up automatic withdrawal if you choose to pay monthly or over five years.
- ▶ Have the driver's license number or state ID of the child's parent or legal guardian to submit proof of Florida residency online.





What you need to know about the Florida 529 Savings Plan.

Saving for college may be easier than you think. And anyone can do it. So make the decision to start saving today with confidence knowing that we'll be with you every step of the way. The next few pages will go into more detail about how the Florida 529 Savings Plan can work to help you reach your college savings goals.

Although you may not be able to save enough to cover 100% of college costs, having something saved is always a better plan. And every dollar you save today is a dollar you won't need to borrow tomorrow.

Every bit you save helps.

	5 YEARS	10 YEARS	15 YEARS	18 YEARS
\$100 < PER MONTH	\$10,009	\$19,646	\$32,013	\$41,058
\$250 < PER MONTH	\$20,210	\$42,938	\$72,106	\$93,438
\$500 < PER MONTH	\$37,211	\$81,759	\$139,929	\$180,739

Consulting a financial planner or tax adviser is always recommended before investing.



Florida 529 Savings Plan

The Florida 529 Savings Plan isn't just an alternative to a Prepaid Plan; it's a complement to one too. A Florida 529 Savings Plan is a tax-advantaged way to cover housing, books, meal plans and lots of the other costs of attending school. And since you're in control of how much you contribute, you can save as much or as little as you choose.

Florida 529 Savings Plan investment options.

Offering the best possible investment options through multiple Portfolio and Fund options is our commitment to you. A total of 11 investment options are available, and you may choose one, or any combination, that best fits your budget and savings goals. Portfolio options offer age-based and non-age-based portfolios with prestructured asset allocations. Investment allocations in the Age-Based/Years to Enrollment Portfolio are automatically adjusted over time to become more conservative as your child approaches college age. Investment allocations in the Balanced Portfolio or Blended Equity Portfolio remain static and do not change over time.



Knowing is Believing

Children with \$1 to \$499 designated for school are 2.5 times more likely to enroll in and graduate from college than children with no account.

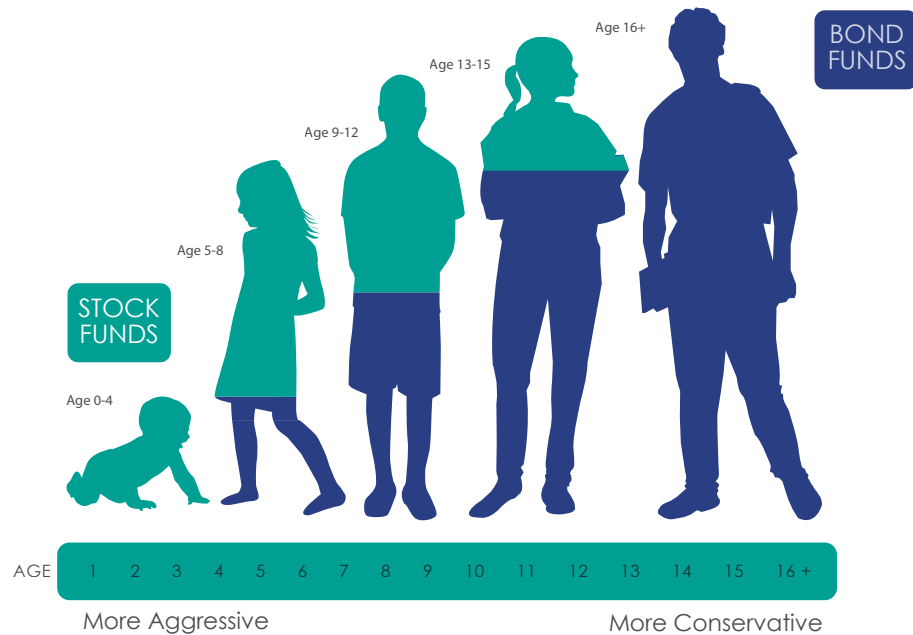
Elliott, W., Song, H-a. & Nam, I. (2013). Relationships between college savings and enrollment, graduation, and student loan debt (CSD Research Brief 13-09). St. Louis, MO: Washington University, Center for Social Development.

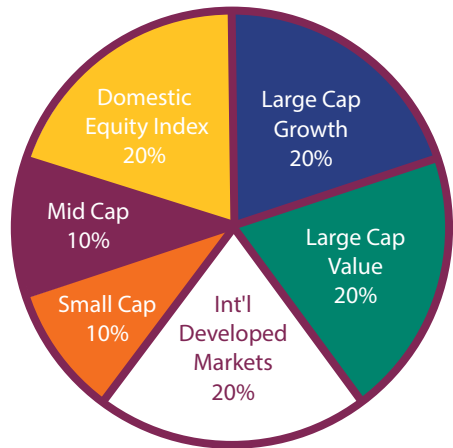


Understanding Florida 529 Savings Plan Investment Options.

Age-Based/Years to Enrollment Portfolio

This portfolio allocates your contributions to the Blended Equity Fund and/or the Fixed Income Fund based on your child's age or number of years to college enrollment. The younger the child, the higher the percentage invested in stocks. This is because stocks are expected to have higher potential returns, but can be higher in risk. As the child approaches college enrollment, the percentage invested in stocks decreases and the percentage invested in fixed income funds increases. The goal of this transition is to take on less risk as your child approaches the time when the portfolio will be drawn upon for their education.



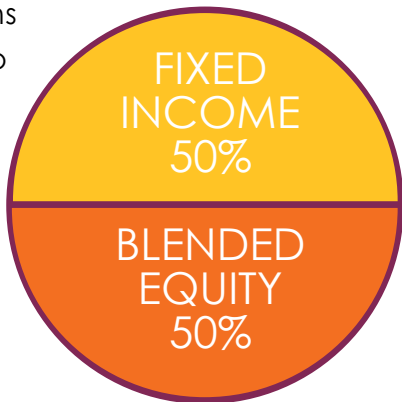


Blended Equity Portfolio

The Blended Equity Portfolio is a blended, equity-only portfolio with allocations among the individual stock Funds (see next page). By diversifying investments in various equity strategies, there is an ability to balance the higher risk/higher reward associated with certain equities against other equities that are considered less volatile by comparison.

Balanced Portfolio

The Balanced Portfolio allocates contributions equally between the Blended Equity Portfolio and the Fixed Income Fund. The portfolio is designed for account holders who seek a broadly diversified portfolio with an asset allocation that is intended to remain static over time.



Design Your Own

The following Fund choices give you a wide range of options across the risk/return spectrum to diversify your investments and to meet your level of comfort. When choosing an investment mix, it is important to evaluate how much volatility you are able to tolerate, especially because federal law only permits one investment reallocation per calendar year.

STOCKS

DOMESTIC INDEX

The Domestic Equity Index Fund is a passively managed U.S. equity portfolio constructed to match or track the S&P 500 Index.

LARGE CAP GROWTH FUND

The Large Cap Growth Fund is an actively managed equity fund investing in large capitalization growth companies, generally valued at \$10 billion or more, that present greater-than-average earnings stocks.

LARGE CAP VALUE FUND

The Large Cap Value Fund is an actively managed equity fund investing in large capitalization value companies, generally valued at \$10 billion or more, that are considered undervalued.

MID CAP FUND

The Mid Cap Fund is an actively managed equity fund investing in mid-capitalization companies, generally valued between \$1 billion and \$5 billion.

SMALL CAP FUND

The Small Cap Fund is an actively managed equity fund investing in small capitalization companies, generally valued between \$250 million and \$1 billion.

INTERNATIONAL DEVELOPED MARKET FUND

The International (Developed Market) Fund is an actively managed equity fund investing in stocks of international developed markets.



▶ BONDS

FIXED INCOME FUND

The Fixed Income Fund is primarily invested in fixed-income securities issued or guaranteed by the U.S. government.

▶ MONEY MARKET

MONEY MARKET FUND

The Money Market Fund invests exclusively in short-term, high-quality fixed-income securities.



Is a Florida Prepaid 529 Savings Plan right for you?

Q

When can a Florida 529 Savings Plan be opened?

A

A Florida 529 Savings Plan account can be opened by anyone at any time. Grandparents, friends or other family members can even open an account or contribute to an existing one.

Q

What's the minimum per month to start saving?

A

For as little as \$25 a month, you can start saving for college. There are no commission or sales fees, unlike many other 529 plans.

Q

Do I pay taxes on a Florida 529 Savings Plan?

A

Any earnings on your contributions are free from federal tax when used for qualified higher educational expenses.

Q

Is my monthly savings amount permanent?

A

After an initial contribution, you decide how much and how often to contribute.



Right for you? We can help you decide.



Do I have to be a Florida resident to start a savings plan; can I combine it with other plans or scholarships?



There are no income, age or Florida residency requirements for the Florida 529 Savings Plan. Funds can be used nationwide at accredited U.S. colleges and universities to cover a range of higher education costs, including tuition, books, housing and fees. Combine Florida 529 Savings Plan savings with scholarships and other plans, like a Florida Prepaid College Plan, for a broader approach to covering college costs.



How do I get started?



To open a Florida 529 Savings account, make an initial deposit of \$250, or sign up to make automatic contributions of at least \$25 per month from your bank account or through payroll deduction. After that, you decide how much and how often to contribute to your account.



Knowing is Believing

The Florida 529 Savings Plan and a Florida Prepaid College Plan can be used together to cover all your child's college expenses.



How involved do I need to be with managing my investment?



As much or as little as you like. The Portfolio Options provide a predesigned, diversified allocation structure that is professionally managed for you. Or you can decide to set different allocations based on your goals and comfortable risk level by combining the Portfolio and Fund Options.

Investment Managers

The Florida 529 Savings Plan carefully selects professional investment managers. By doing so, we are able to offer access to investment managers who may be unavailable to individual or smaller institutional investors, which makes the Florida 529 Savings Plan unique. Each investment manager is competitively selected based on numerous factors including, but not limited to, investment philosophy and strategy; performance history; organizational experience; and financial stability.

For information on our investment managers, visit the Investment Managers tab at www.myfloridaprepaid.com.

Ready To Make Your Savings Decision?

Follow These Steps To Open A
Florida 529 Savings Plan Account Today.

1

STEP ONE

Review the Program Description and Participation Agreement with full details on the Florida 529 Savings Plan, including risks, investment options and performance.

2

STEP TWO

Select investment options that meet your family's savings goals.

3

STEP THREE

Open an account and start saving toward a promising future for your child at Florida529SavingsPlan.com.

More Knowledge = Better Decision

The U.S. Securities and Exchange Commission's Investor.gov website is a great resource for learning more about investing. They outline investing basics and guiding principles to help you. Information available includes the importance of a financial plan, how to understand your risk tolerance, why to diversify your investments and the importance of saving early.

For more information visit
www.investor.gov/investing-basics.

Florida Prepaid College Plans vs. Florida 529 Savings Plan

Here are a few questions that will help you compare our Florida Prepaid College Plans to our Florida 529 Savings Plan.

QUESTIONS	Florida Prepaid College Plan	Florida 529 Savings Plan
	Contribute to a college savings account through a variety of different plan options.	Contribute to a college savings account through a variety of different Investment options.
Eligibility		
When can I enroll?	During the fall/winter Open Enrollment period only.	Anytime.
At what age/grade can I enroll the child?	Newborn through 11th grade.	Any age or grade.
Do I have to be a Florida resident?	The child or his/her parent or legal guardian must have been a Florida resident for the past 12 months.	No.
Coverage		
What does the plan cover?	Tuition and most registration fees at a Florida College or State University. This amount can also be applied to other schools nationwide.	Any qualified educational expenses, including tuition, local fees, health fees, athletic fees, lab fees, books, housing, transportation and special needs.
Can the plan be used for room and board?	No, but a University Dormitory Plan may also be purchased.	Funds may be used for room and board if they are qualified higher education expenses.
Flexibility		
Where can I use the plan benefits?	Plans are designed to be used at a Florida College or State University, but the amount covered by the plan can also be applied to tuition and fees at other schools nationwide or at private colleges and universities in Florida.	Nationwide.
What if the child receives a scholarship (e.g., Bright Futures)?	The amount covered by the plan, not just what you paid in, can be refunded or used to pay for tuition and fees not covered by the scholarship.	Savings can be used to make up any difference in qualified higher education expenses not covered by the scholarship.
What happens if the child moves out of Florida?	Nothing – child remains eligible for in-state tuition and fees at a Florida College or State University.	Not applicable.
How long do I have to use the plan?	Ten years from the child's projected college enrollment year selected on the application.	There is no set time period for using the plan.
Financial Considerations		
What are the federal tax benefits?	Earnings are tax-free when used for qualified higher education expenses.	Earnings are tax-free when used for qualified higher education expenses.
What are my contribution/payment options?	There are three payment options: monthly, five-year or lump sum.	Make an initial contribution of \$250 or \$25 per month in automatic contributions, then contribute as much and as often as you like.
Can I lose money in the plan?	No. Plans are guaranteed by the state of Florida.	Yes. The degree of risk varies based on the Investment options selected.
What if the child never goes to college?	All payments you've made into the plan can be refunded, or the plan can be transferred to another eligible child/student.	You can transfer the plan to another eligible child/student or close the plan and withdraw the remaining balance, but any withdrawal not applied to qualified educational expenses may be subject to an IRS penalty, and gains, if any, may be subject to federal income tax.

Congratulations on taking the first step toward saving for your child's college education.

You can start saving now with a Florida 529 Savings Plan. A Florida 529 Savings Plan is flexible, covers all educational expenses and works great with a Prepaid Plan. You can start a Florida 529 Savings Plan for as little as \$25/month! Also fill out a Prepaid Plan application, and we'll keep you up to date as the next Open Enrollment period approaches.

Take a look at our options, and start making a better future for your child by going to myfloridaprepaid.com, or calling **1-800-552-GRAD (4723)**.



If you have the will,
we have a way.



▶ *Starting is Believing*

The Florida Prepaid College Board does not provide tax or investment advice regarding its Florida Prepaid College Plans or Florida 529 Savings Plan. Florida Prepaid College Plans are financially guaranteed by the State of Florida, Section 1009.98(7), Florida Statutes. Florida Prepaid College Plans may not cover certain fees imposed by state universities or colleges. Please read the Master Contract carefully. The Florida 529 Savings Plan is not guaranteed and is subject to market conditions. Carefully consider the investment objectives, risks, charges and expenses before investing in the Florida 529 Savings Plan. As with any investment, it is possible to lose money by investing in this plan. Please read the Program Description and Participation Agreement carefully.