



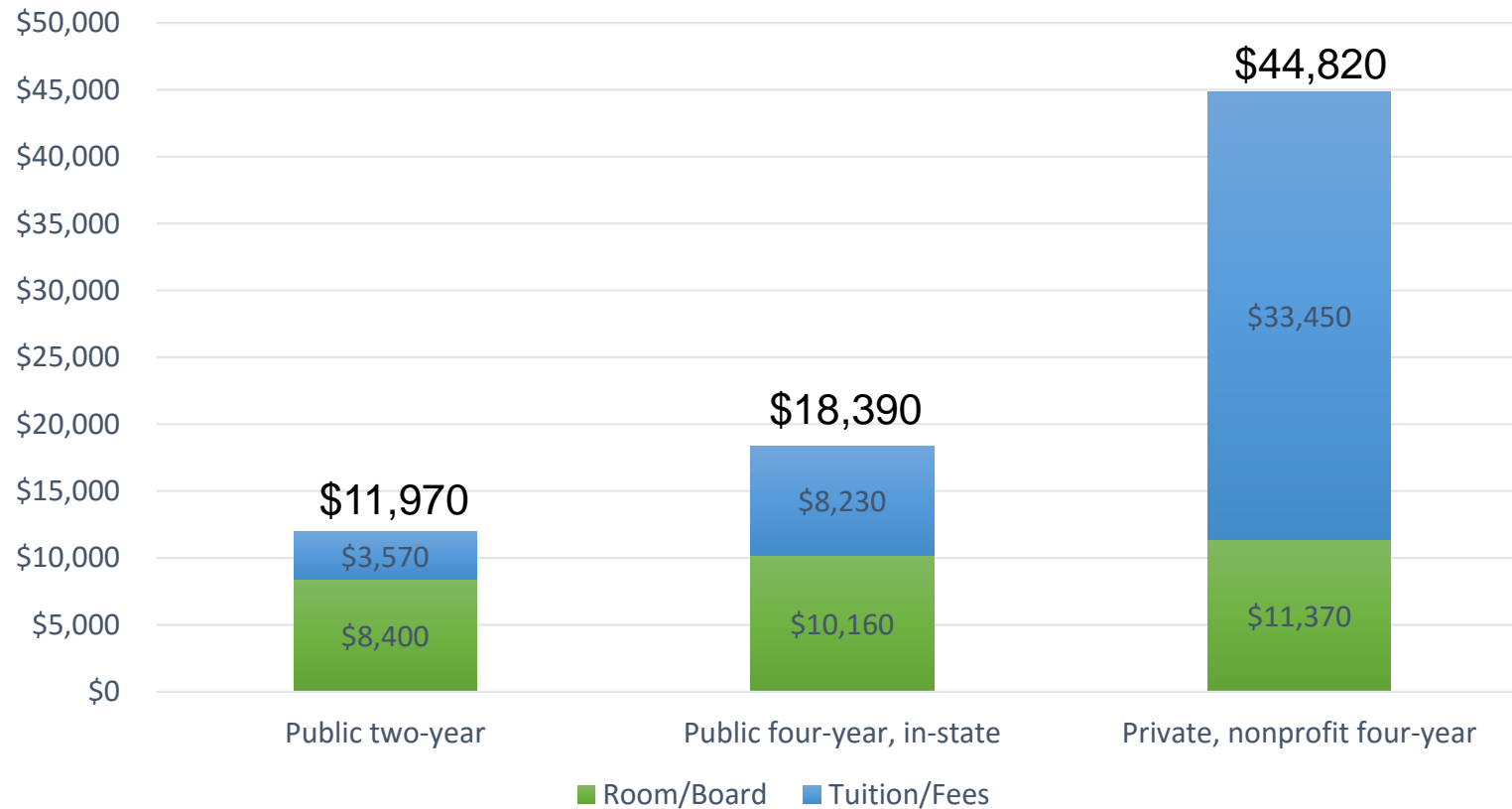
OREGON

COLLEGE SAVINGS PLAN™



College costs are at an all-time high

National average published costs for 2017/18 school year



• Data from the College Board

It's cheaper to save than to borrow



• Data from FinAid.com

Oregon College Savings Plan

- Oregon College Savings Plan accounts allow people to invest their savings tax-free
- Open to US citizens or resident aliens
- Accounts can be opened for as little as \$25
- Can be used at universities, community colleges or vocational schools
- Covers tuition, fees, room and board, computers and other education expenses



Tax advantages and fees

State Tax Deduction

- Oregon state income tax deduction up to **\$4,750** for joint filers and **\$2,375** for single filers, adjusted annually
- Friends and family who open an account are also eligible for the state tax deduction

Tax-free Growth

- After-tax program
- As the money you deposited gets invested and grows, the earnings are not taxed

Fees

- No application or transfer fees
- No commissions paid on accounts
- Total fees between 0.25% to 0.72%



How does it work?

Account Owner



- Parents
- Grandparents
- Family
- Friends

Account Beneficiary



- Child
- Grandchild
- Yourself
- Anyone

Graduate!!!



Investment and savings options

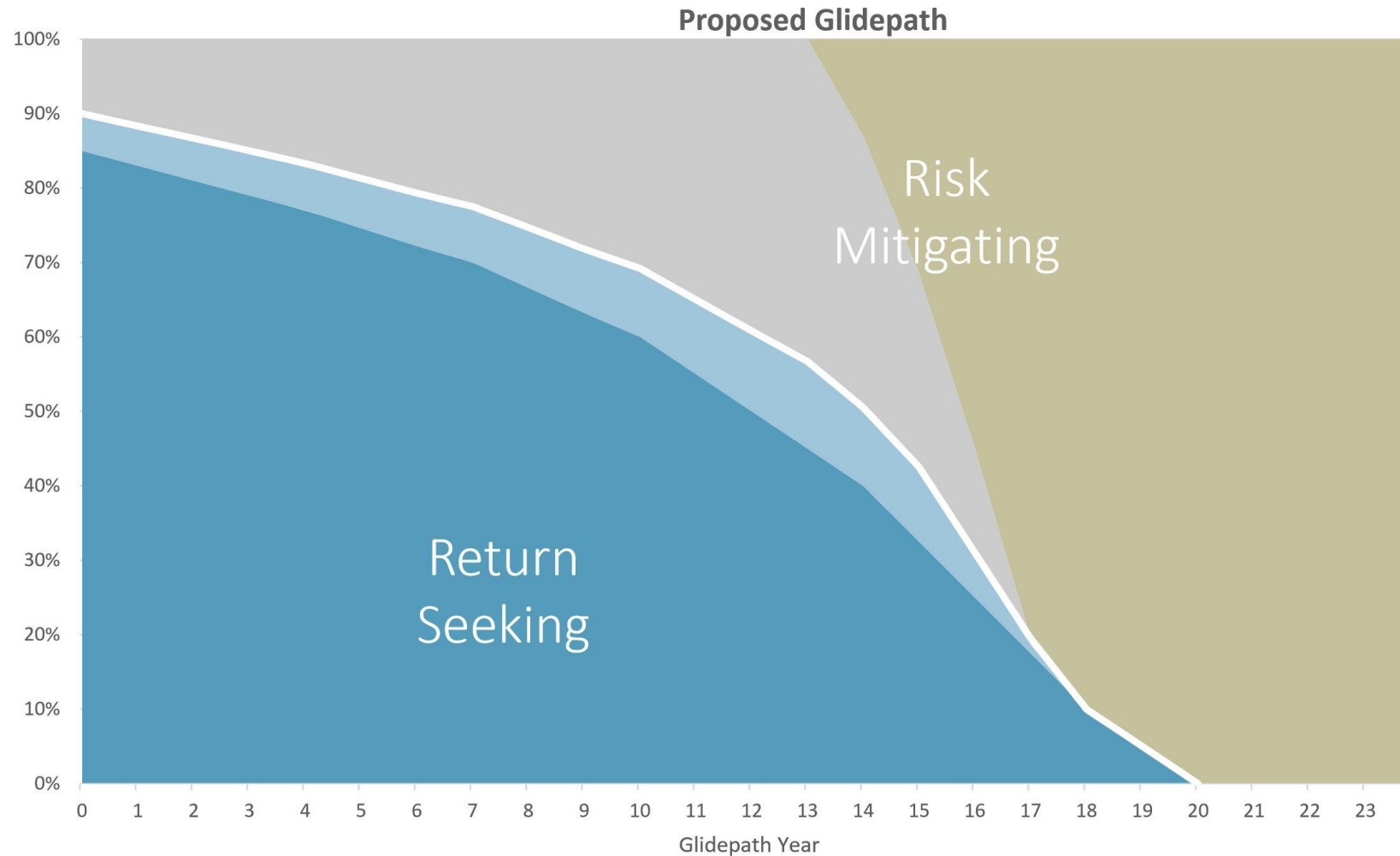
15 Investment Options

- College Enrollment Year Portfolios
- Static Portfolios including:
 - Target Risk
 - Diversified Equity
 - Social Choice Balanced
 - Fixed Income Index
 - FDIC-Insured Option

Unsure which option is best for you? We have some helpful tools like a College Savings Calculator and a Risk Tolerance Quiz on our website at www.OregonCollegeSavings.com/resources/.



College Enrollment Year Portfolio



- Portfolios automatically transition to more conservative as the student gets closer to college
- Options for each college enrollment year provides a smooth transition



Saving has an effect now

Children with a college savings account like the Oregon College Savings Plan have greater college expectations

- Kids who know they have a college savings account (even a small one) are 2.5 times more likely to go and graduate from college
- Low-to moderate-income children with under \$500 saved for college are 3 times more likely to go to college and 4.5 times more likely to graduate

Data from Center for Social Development, Washington University in St. Louis





- School and community outreach program
- Every elementary student receives fun school materials
- Every elementary family has the chance to win \$100 for a new or existing Oregon College Savings Plan account that participates in the program

Baby Grad

- The sooner families start saving for a child's education, the longer they have to take advantage of the time value of money
- Through Baby Grad, parents automatically receive \$25 in their Oregon College Savings Plan account when they open it before their baby's first birthday



Contact Us

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Oregon Savings Network

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A photograph of a man carrying a young child on his shoulders. They are standing on a sandy beach with the ocean and a forested hill in the background. The entire image is overlaid with a semi-transparent teal color. The text "Thank You" is centered in white.

Thank You