



# Your Education Guide from Diapers to Diploma

## • Birth to Kindergarten •

### FINANCIAL Planning:

- Research savings options.
- Plan your savings goals.
- Start a college savings plan.
- Contribute regularly.
- Ask family to help. (holidays & birthdays)



### Did You Know

A child with a dedicated college savings account is **seven times more likely** to finish school and continue with some form of post-secondary education.<sup>1</sup>

**85%** of a child's brain development takes place before the **age of five.**<sup>2</sup>

According to California researchers, children who attend pre-K for **15-30 hours** per week post the **largest cognitive gains.**<sup>2</sup>

### Education Planning:

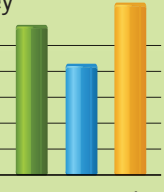
- Read every day with your child. – [readingfoundation.org](http://readingfoundation.org)
- Join a parenting support group. – [peps.org](http://peps.org)
- Research childcare & preschool options. – [parentmap.com](http://parentmap.com)
- Decide between public or private school. (Consider a Coverdell Account to save for private school tuition.) – [nwais.org](http://nwais.org)
- Focus on your child's social, emotional, academic development, so that they enter school ready to learn. – [del.wa.gov](http://del.wa.gov)
- Prepare for Kindergarten. – [k12.wa.us/WaKIDS](http://k12.wa.us/WaKIDS)



## • First to Fifth Grade •

### FINANCIAL Planning:

- Continue to save.
- Increase contributions when possible. (When done paying childcare, put money towards savings.)
- Add other options to the mix. (529 Savings Plan, UGMA/UTMA, Coverdell Savings Account, etc.)
- Begin teaching your kids about finances. – [financialbeginnings.org](http://financialbeginnings.org) – [nefe.org](http://nefe.org) – [jwashington.org](http://jwashington.org)



### Did You Know

The average college graduate now finishes school with **nearly \$30,000 in student loan debt.**<sup>3</sup> Nationally, student loan debt has reached more than \$1 trillion, **surpassing mortgage debt** as well as credit card and auto loan debt.<sup>4</sup>

**Third grade is the crucial year** when students make the leap from learning to read to reading to learn. It's an academic hurdle that, if missed, can leave kids in the proverbial dust. **Third grade is also the half-way point to college.**<sup>6</sup>

### Five Keys TO ACADEMIC SUCCESS<sup>5</sup>

- 1. Organization:** Make checklists with your child and give them the tools to stay organized.
- 2. Time Management:** Designate a regular time for homework and break up study session into productive blocks.
- 3. Prioritization:** Learn to label and rate tasks based on their level of importance. Check regularly to see how the list is evolving and how your child is prioritizing new tasks.
- 4. Concentration:** Create a good study environment.
- 5. Motivation:** Tap into your child's interests to get them geared up to do well in school. Link school lessons to life.



## • Middle School •

### FINANCIAL Planning:

- Keep saving.
- Increase when possible.
- Add other options to the mix. – [collegesavings.org](http://collegesavings.org)
- Research and apply for College Bound Scholarship. – [wsac.wa.gov/collegebound](http://wsac.wa.gov/collegebound)
- Continue financial education with your children teaching them how to create and manage a budget. Introduce them to the concepts of credit, investments and risk management.



### Did You Know

**People with college degrees** earn an additional **\$1 million over a lifetime** than those who do not. They are also more likely to be **engaged in community activities.**<sup>7</sup>

**By 2018, 70% of jobs** in Washington state will require some form of **higher education.**<sup>8</sup>

### Education Planning:

- Gather all the info needed to stay on track to attend college. – [readyssetgrad.org](http://readyssetgrad.org)
- Create a goal achievement plan with a timeframe, action steps, possible obstacles to overcome, monitor progress.
- Ensure students take college preparatory courses.
- Get kids involved in extracurricular activities, volunteer. – [volunteermatch.org](http://volunteermatch.org)
- Have your child make regular visits with their guidance counselor.
- Visit a college campus to see what it's really like.



## • High School •

### FINANCIAL Planning:

- Keep saving.
- Help your child research and apply for college scholarships. – [washboard.org](http://washboard.org)
- Ensure your student applies for work-study and financial aid. – [wsac.wa.gov](http://wsac.wa.gov) & [fafsa.ed.gov](http://fafsa.ed.gov)
- Support your child in getting a part-time job to save money and learn how to pay bills and taxes so they are prepared for the independence that comes with college.



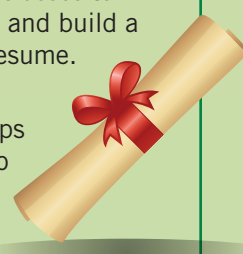
### Did You Know

Of the **37 million** people carrying student loan debt, **one-third are over age 40** and almost 2 million people over the age of 60 are **still paying off student loans.** Don't forget \$20,000 of school loans is actually **more like \$63,000 over 20 years.**<sup>4</sup>

**Higher levels of education** continue to directly correlate with **social stability** and are important contributors to **statewide economic success.**<sup>9</sup>

### Education Planning:

- Attend college fairs.
- Take the PSAT and SAT early. – [collegeboard.org/testing](http://collegeboard.org/testing)
- Consider AP or IB classes to gain college credit and build a strong academic resume. – [K12.wa.us](http://K12.wa.us)
- Seek out internships or part time jobs to save money, gain experience and learn more about what you like and don't like. – [wbw.org](http://wbw.org)
- Get letters of recommendation from teachers, supervisors and counselors.
- Create a portfolio of his or her best papers and projects, report cards, jobs and volunteer experiences, awards and honors.
- Research colleges that fit interests, budget, location, etc.



LEARN MORE:

[get.wa.gov](http://get.wa.gov) or 1.800.955.2318



Washington State's  
529 Prepaid College  
Tuition Program

WASHINGTON STUDENT  
**ACHIEVEMENT COUNCIL**  
EDUCATION · OPPORTUNITY · RESULTS



The Washington Student Achievement Council administers the GET Program while the Washington State Investment Board oversees its investments. The Committee on Advanced Tuition Payment, commonly referred to as the GET Committee, governs the program.

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<sup>1</sup> Center for Social Development, Washington University at St. Louis, The role of savings and "wilt" between expectations and college attendance. <http://csd.wustl.edu/Publications/Documents/WP10-01.pdf>  
<sup>2</sup> Center for Public Education, Pre-K Toolkit: <http://www.centerforpubliceducation.org/Main-Menu/Pre-kindergarten/Planning-for-pre-kindergarten>  
<sup>3</sup> U.S. Department of Education, College Affordability and Completion: Ensuring a Pathway to Opportunity <http://www.ed.gov/college>  
<sup>4</sup> The Daily Positive, How To Pay Off Student Loans in 5 Years: <http://dalepartridge.com/pay-school-debt-5-years/>  
<sup>5</sup> Greatschools.org, Five key skills for academic success: <http://www.greatschools.org/students/homework-help/60-five-skills-for-academic-success.gs?page=all>  
<sup>6</sup> Annie E. Casey Foundation, Early Warning! Why Reading by the End of Third Grade Matters: <http://www.aecf.org/resources/early-warning-why-reading-by-the-end-of-third-grade-matters/>  
<sup>7</sup> About.com, US Government, Lifetime Earnings Soar with Education: <http://usgovinfo.about.com/od/moneymatters/a/edandearnings.htm>  
<sup>8</sup> Georgetown Center on Education and the Work Force, Help Wanted: <https://cew.georgetown.edu/jobs2018/states>  
<sup>9</sup> Washington Student Achievement Council, Key Facts About Higher Education in Washington <http://wsac.wa.gov/sites/default/files/KeyFacts2012.pdf>