BabySteps Savings Plan

Helping families establish a U.Fund College Investing Plan to access a \$50 seed deposit from the Massachusetts State Treasurer's Office









About The Office of Economic Empowerment

Our Team

The Office of Economic Empowerment (OEE) is a department within the Massachusetts State Treasury tasked with supporting, advocating, and facilitating policies that empower all Massachusetts residents.

Our Mission

On day one, Treasurer Goldberg created OEE to implement a range of economic empowerment initiatives including **financial education**, **closing the race and gender wage gap**, **racial equity**, **college affordability**, **and promoting STEM education**.

https://www.mass.gov/orgs/office-of-economic-empowerment





The BabySteps Savings Plan

As Massachusetts' first statewide CSA program, BabySteps allows families to start saving for their children's' future postsecondary educational and vocational goals as early as birth with a free \$50.00 seed deposit to open a 529 U.Fund savings account.

Families not only benefit from the \$50.00 seed, but also from the flexibility inherent in 529s and by having the long-term savings infrastructure built at an early age.





Who is eligible for BabySteps?

- Every newborn or adopted child who is a Massachusetts resident
- The \$50 seed deposit can only be received within <u>one year</u> of the child's birth or adoption.
- The \$50 seed will be deposited into a U.Fund account with that child as the Beneficiary.



The BabySteps Savings Plan (continued)

The process:

- Check the box on the Parent Worksheet for Certificate of Live Birth to receive information through email or visit

 Mass.gov/BabySteps
- Open a U.Fund 529 College Investing Plan account
- Receive \$50 seed and information on growing savings start savings journey at own pace





Checking the Box

Families can indicate interest in BabySteps right after birth when they complete the Parent Worksheet for Certificate of Live Birth.

The BabySteps question on page 2 of the worksheet allows families to consent to have their contact information shared with MEFA and OEE to get more information about the BabySteps program.

Form R-SP 12.06.2019 - PART A



Commonwealth of Massachusetts Department of Public Health Registry of Vital Records and Statistics



Parent Worksheet for Certificate of Live Birth - Newborn

Administrative Use Only

Form R-3P 12.06.2019 - PART A p.2 of 2

BabySteps Savings Plan: Kickstart Your Child's College Savings Account Today

Would you like to receive \$50 for your baby's future education? As part of the BabySteps Savings Plan, any child who is a Massachusetts resident and was born or adopted on or after January 1, 2020 is eligible to receive a free \$50 seed deposit into a U.Fund account within one year of birth or adoption to help pay for future college, trade, or technical school costs. The BabySteps Savings Plan is a seeded college savings account program that encourages saving for college in the U.Fund College Investing Plan, the Massachusetts 529 plan. The U.Fund is offered by the Massachusetts Educational Financing Authority (MEFA) and managed by Fidelity Investments. The \$50 seed deposit is provided by the Massachusetts State Treasurer and can be received within one year of the child's birth or adoption. If you are interested in receiving information about the BabySteps Savings Plan and how to receive your \$50 deposit, check the Yes box below.

By checking 'yes' below, you are authorizing the Massachusetts Department of Public Health to provide the Massachusetts Treasurer's Office and MEFA with your personal contact information (phone number, address, and e-mail address) for the purpose of providing you with additional information to help you open your child's college savings account. The state will deposit \$50 once the account is successfully opened. Please visit babystepssavingsplan.org for more information.

Yes, please send me information and enrollment materials to receive the free \$50 BabySteps Savings Plan deposit
□ No, I do not consent
Contact Information
Preferred email address:



Receiving Information



Congratulations on taking the first step toward saving for your child's future. We are excited to assist you in this important moment. We're here for you when you're ready to start saving.





Take the First Step

Save today for your child's tomorrow

Save today for your child's tomorrow

The next step is to open a U.Fund 529 College Investing Plan account for your child and receive a free \$50 deposit courtesy of the BabySteps Savings Plan, Massachusetts' first statewide seeded college savings account program.

Open a U.Fund

The value of the U.Fund

Learn all of the important details about the U.Fund, the Massachusetts 529 plan, a great tool to help you save for college, in this short video.



Hear about the U.Fund



How to save for college

You know you need to save for college, but maybe you're not sure where to start. We have steps to help you dev elop a savings strategy and decide on the best way to save for your child's college career.

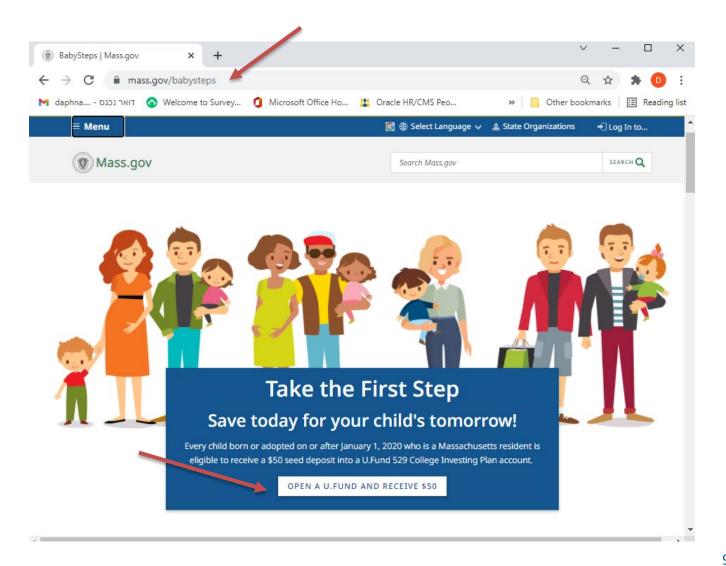
Read The Steps



Enrolling to BabySteps

To enroll, families need to open a U.Fund 529 account.

Go to WWW.Mass.Gov/BabySteps to find the link.





U.Fund 529 College Investing Plan

How the U.Fund works:

- Save for qualified higher education expenses in a tax advantaged way
 - Tuition, fees, room, board, books, supplies, and equipment*
- Savings can be used at any accredited college or university nation wide**
- Combined Account Maximum: \$500,000
- No Annual Account Maintenance Fee or Minimum Investment
- State Tax Deduction
- Multiple investment options
 - Active management, indexed portfolio, individual allocation portfolios,
 FDIC insured

Enroll online at **fidelity.com/ufund** or by calling (800) 544-2776



529s & Public Benefits

Childcare	Eligibility	Total Savings Allowed	
Income Eligible Vouchers	Not Affected	Not Affected	
Head Start and Early Head Start	Not Affected	Not Affected	
Nutrition	Eligibility	Total Savings Allowed	
SNAP	Not Affected	Not Affected	
WIC	Not Affected	Not Affected	
National School Lunch Program (Free/Reduced Lunch)	Not Affected	Not Affected	
Healthcare	Eligibility	Total Savings Allowed	
Children's Health Insurance Program (CHP) – Part of Medicaid	Not Affected	Not Affected	
MassHealth	Only affected for individuals over age 65 or receiving long term care	For seniors: \$2,000 for individual, \$3,000 for couple	
Medicare	Only affects Medicare Savings Program	Varies, but most often: \$15,720 for individuals, \$23,600 for married couple	



529s & Public Benefits (continued)

Housing	Eligibility	Total Savings Allowed	
Family Self-Sufficiency Program (FSS)	Not Affected	Not Affected	
Housing Choice Voicer (Section 8)	Not Affected	Not Affected	
Public Housing	Not Affected	Not Affected	
Low Income Home Energy Assistance Program (LIHEAP) Not Affected		Not Affected	
Income Supports & Insurance	Eligibility	Total Savings Allowed	
Earned Income Tax Credit (EITC)	Affected	Total of all investment income (including 529) for the year must not exceed \$3,500*	
Emergency Aid to Elderly, Disabled, and Children (EAEDC) Affected \$250 for individual; \$500		\$250 for individual; \$500 for family	
Supplemental Security Income (SSI)	Affected	Total countable assets must not exceed: \$2,000 for individual, \$3000 for family	
Transitional Aid to Families with Dependent Children (TAFDC)	Not Affected	Not Affected	
Unemployment Insurance	Not Affected	Not Affected	

^{*}Investment income includes any dividends and interest from any investment vehicle



Supporting Families Through Community Partnerships

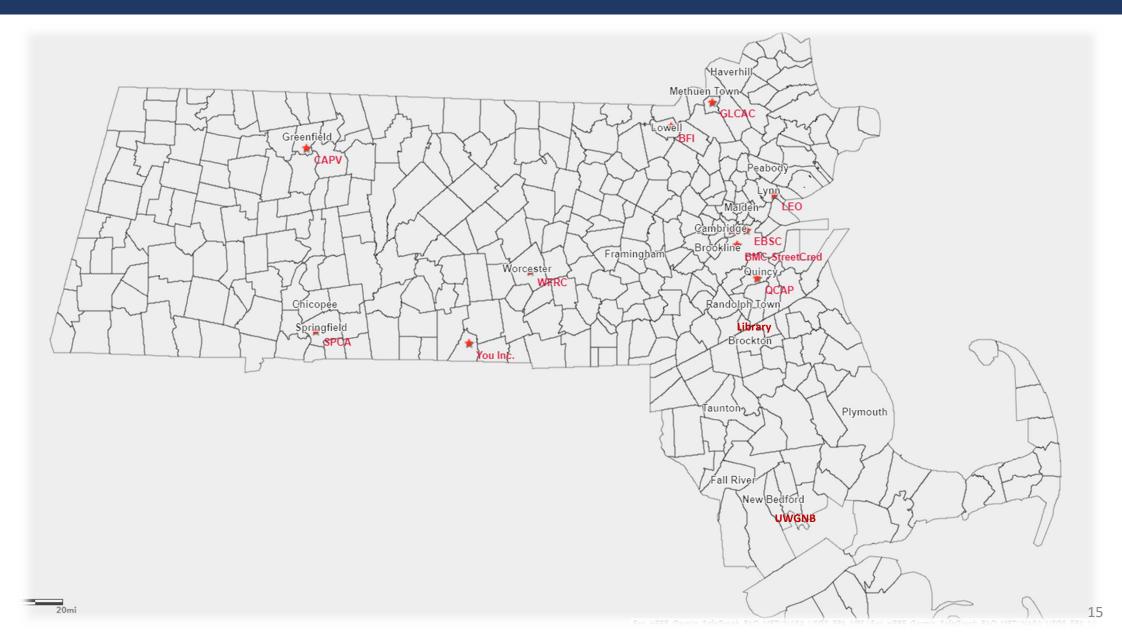
Three categories engagement:

- Information Providers
- Enrollment Hubs
- All Other Enrollment Orgs

BabySteps Enrollment Hubs

- Community Action Pioneer Valley Greenfield
- > Springfield Partners for Community Action Springfield
- Worcester Family Resource Center Worcester
- Southbridge Family Resource Center Southbridge
- Greater Lawrence Community Action Council (GLCAC) Lawrence
- ➤ NFI Family Resource Center Lowell
- Just a Start Cambridge
- **LEO. Inc** Lynn
- Quincy Community Action Programs (QCAP) Quincy
- **East Boston Social Center** Boston
- > Turner Free Library & Randolph InterGenerational Center Randolph
- ➤ Harvard Street Neighborhood Health Center Dorchester
- United Way of New Bedford Family Resource & Development Center New Bedford

BabySteps Enrollment Hubs (continued)





The Benefits of CSA Programs Long term benefits

- Boost savings for postsecondary education likelihood of opening a savings account and contributing.
- Increase postsecondary education enrollment & completion:
 - Low-income children with \$1-499 in college savings are three times more likely to enroll in and four times more likely to complete college (secondary data analysis)
 - Among children who expect to go to college, those with a savings account are six times more likely to attend than those with no account (secondary data analysis)



The Benefits of CSA Programs – Health and Wellbeing

Interim effects of CSA programs

Educational Expectations

- Correlated with having a greater 'college-bound identity' (increased expectations).
- Greater importance on education, higher attendance rates, and improvements in academic achievement, i.e., standardized tests and grades.

Child Development and Social-Emotional Functioning

- Increased children's social-emotional functioning, with similar effect size to Early Head Start.
- Lessened negative effects of material hardship on child development.

Mothers' Psychological Wellbeing (interviews with mothers)

- Decreased symptoms of depression with effect greater for mothers with lower income and education (confidence and optimism related to asset and/or improved social-emotional development of children).
- Increased "sense of security" and "better outlook".



SNAP into RahyStens

SNAP into BabySteps 45







What is SNAP into BabySteps?

Every Massachusetts child who is enrolled in the BabySteps Savings Plan with a MEFA U.Fund 529 account and the Supplemental Nutrition Assistance Program (SNAP) before their first birthday is eligible to receive a monthly deposit of \$10 into their U.Fund 529 account for one year.

This is a value of \$120 of deposits in one year.

This benefit will be added to the BabySteps \$50 seed deposit, provided when the U.Fund 529 account is opened, making the total value of deposits \$170.







- Any Massachusetts child with a BabySteps U.Fund 529 account- the account must be opened within their first year of birth or adoption.
- Any Massachusetts child enrolled in SNAP- the SNAP account must be opened within the first 18 months of birth or adoption.
- Families have until the end of the 18 months to submit the form for SNAP into BabySteps.
- There are no requirements for application such as fees or personal information outside of SNAP and BabySteps requirements.



Benefits of SNAP into BabySteps

benefit the most from a BabySteps program in the long run.
The program is progressive in that it provides more resources to families with less resources, thus promoting equity.
An additional monthly deposit would be further incentive for families to enroll in the program while also demonstrating how small amounts of saving can build into a substantial balance.
Reinforce and encourage positive saving practices.
Monthly deposits encourage family engagement with the account in several different forms, i.e. linking an account online, checking account balance, signing up for e-delivery, creating a savings plan, earning an incentive deposit, saving, opening a separate account, participating in events provided through the program like the financial education class, and more (as defined by the CFPB CSA metrics data).



SNAP into BabySteps Enrollment Walkthrough





The Office of Economic Empowerment (OEE) is a department of State
Treasurer and Receiver General Deborah B. Goldberg tasked with offering free
and accessible financial education, promoting wage equality, and creating a
bright future for children across the state.

Economic Empowerment for All



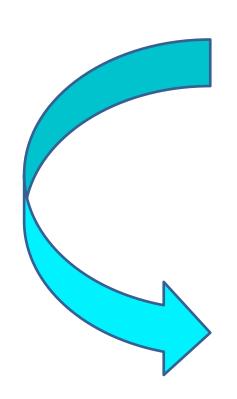














SNAP into BabySteps

Monthly deposits for your children's future

Every Massachusetts child enrolled in both the BabySteps Savings Plan and SNAP within one year of their birth or adoption is eligible to receive a monthly deposit of \$10 to their MEFA U.Fund 529 account for one year.

LEARN MORE





www.mass.gov/SNAP intoBabySteps



Enroll in Other Languages

Our online verification forms are available online in Spanish and as PDF documents in other top spoken languages in Massachusetts. Visit our service page to enroll in your language.

COMPLETE THE VERIFICATION FORM IN ANOTHER LANGUAGE

Next: English or Spanish Parent Form

It is essential to only fill out this form if you are the parent or guardian. This section explains how OEE will use the information in the account to verify the SNAP and BabySteps accounts.

SNAP into BabySteps Consent & Intake Parent or Guardian Form

Please complete this form to sign up for additional deposits for your child's MEFA U.Fund 529 account through the BabySteps Savings Plan! Babies who have a U.Fund 529 account through BabySteps and are enrolled in SNAP are eligible for a \$10 monthly deposit for a period of one year to their U.Fund 529 account. Deposits will total \$120 on top of the \$50 seed received when the account is opened.

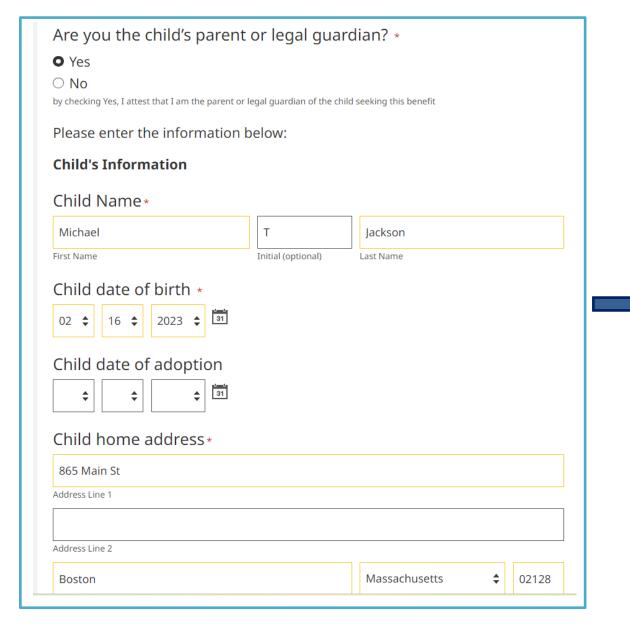
Please use this form only if you are the child's parent or guardian. If you are the child's parent or guardian please use this form instead.

To verify your child's eligibility for SNAP Into BabySteps deposits we require some information from you. Here is what we will do with the information you provide us:

- 1. We will forward your child's name, date of birth, birth sex, and home address to the Massachusetts Executive Office of Health and Human Services (EOHHS), who will run this information through EOHHS' Master Data Management System (MDM) to verify that the child is currently enrolled in the Department of Transitional Assistance's Supplemental Nutrition Assistance Program (SNAP).
- 2. We will forward the U.Fund 529 account number and your child's date of birth to the Massachusetts Education Financing Authority (MEFA) to verify that it is a BabySteps account.

Once we have verified your child's eligibility to receive the deposits, we will contact you with further information on when to expect the first deposit. It will take between 4-8 weeks for first deposit to come through.

If you have any questions, please email babysteps@tre.state.ma.us.



Child biological sex*	
• Male	
○ Female	
MEFA U.Fund 529 account number: "9 digits" *	
123432123	
Parent or Guardian's Information	
Applicant name*	
Janet	
First Name Initial (optional) Last Name	
Applicant email:*	
jessica.r.keegan@tre.state.ma.us	
Applicant home address.*	
• Click if this address is the same as the above address	
O Click if this address is different from the above address	
☑ Click here to autofill the address	
Applicant home address*	
865 Main St	
Address Line 1	

In which languages do you prefer to receive communi	cations?
✓ English	
☐ Spanish	
☐ Chinese, Simplified	
☐ Chinese, Traditional	
☐ Portuguese, Brazil	
☐ Russian	OEE has translated email responses
☐ Vietnamese	and a translator service on hand in
☐ Arabic	casa samaana profess communications
☐ Cape Verdean Creole	case someone prefers communications
☐ Haitian Creole	in a language other than English
☐ Khmer	
□ Swahili	
□ Pashto	
□ Dari	
□ Other:	
Which of the following describes your race or ethnicity	? Feel free
to select as many options as you need or use the text l	pox to enter
your response.	
☐ Asian	
☑ Black or African American	
☐ Hispanic or Latin Origin	
☐ Native American/Alaska Native	

Does anyone in your child's household currently serve, or has in the past served, on active duty in the U.S. Armed Forces, Military Reserves, or National Guard? Please select all that apply.

- Member of household currently on active duty
- O Member of household served in the past
- O No
- Not sure
- O Prefer not to say

Applicant phone number

(774) 774-7474

(xxx) xxx-xxxx

Consent to data sharing

By checking the box below, you are consenting to:

- Allowing the information you provided to be shared with the Massachusetts Executive Office of Health and Human Services (EOHHS) and the Massachusetts Education Financing Authority (MEFA) as explained above.
- Allowing the Massachusetts Executive Office of Health and Human Services (EOHHS) to provide us with confirmation that your child is enrolled in SNAP.

Consent to data sharing *

- Yes
- \bigcirc No

Consent for receiving additional emails and text messages for BabySteps resources, events, and opportunities

By checking the boxes below, you are consenting to:

Receiving information about BabySteps resources, events, and opportunities by email:*

- Yes
- \bigcirc No

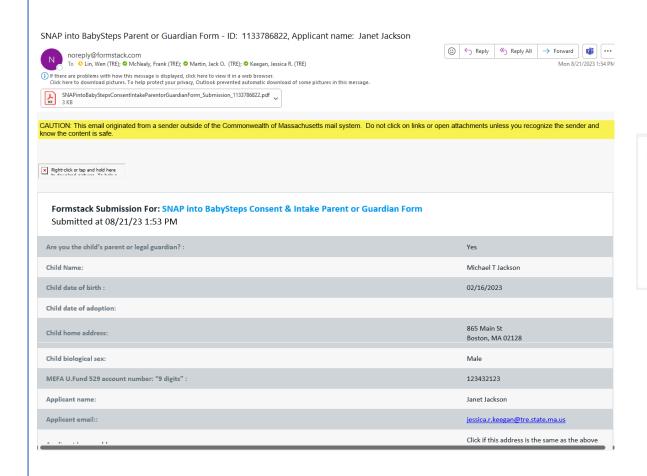
Receiving information about BabySteps resources, events, and opportunities by text messages:*

- Yes
- \bigcirc No

If you have not already done so, please enter a mobile phone number in the space provided above or you will not receive any text messages.

SUBMIT FORM

Applicants will receive a confirmation email, which includes a receipt of their responses, a confirmation, and an email from OEE reminding them of the timeline.





Thank you for completing and submitting the SNAP into BabySteps verification form. You will receive a confirmation email shortly. If you have any questions, please email us at: BabySteps@tre.state.ma.us.

Differences in the Non-Parent Form

SNAP into BabySteps Consent & Intake Nonparent or Guardian Form

Please complete this form to sign up for additional deposits for your child's MEFA U.Fund 529 account through the BabySteps Savings Plan! Babies who have a U.Fund 529 account through BabySteps and are enrolled in SNAP are eligible for a \$10 monthly deposit for a period of one year to their U.Fund 529 account. Deposits will total \$120 on top of the \$50 seed received when the account is opened.

Please use this form only if you are **NOT** the child's parent or guardian. If you are the child's parent/guardian, please use the <u>parent or guardian form</u> instead.

To verify the child's eligibility for SNAP Into BabySteps deposits we require some information from you. Here is what we will do with the information you provide us:

- 1. We will forward the child's name, date of birth, birth sex, and home address to the Massachusetts Executive Office of Health and Human Services (EOHHS), who will verify that the child is currently enrolled in the Department of Transitional Assistance's Supplemental Nutrition Assistance Program (SNAP)
- 2. We will forward the U.Fund 529 account number and the child's date of birth to the Massachusetts Education Financing Authority (MEFA) to verify that it is a BabySteps account.

Once we have verified the child's eligibility to receive the deposits, we will contact you with further information on when to expect the first deposit. It will take between 4-8 weeks for the first deposit to come through.

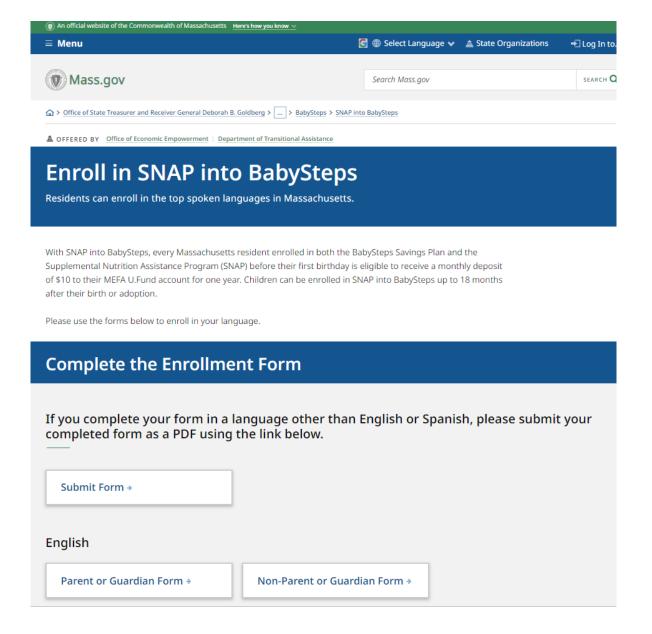
If you have any questions, please email babysteps@tre.state.ma.us.

Are you the child's parent or legal quardian?*

If "Enroll in Other Languages" is selected, you will be directed to mass.gov/enroll-insnap-intobabysteps



Languages include English,
Spanish, Arabic, Simplified and
Traditional Chinese, Cape
Verdean Creole, Haitian Creole,
French, Khmer, Pashto,
Portuguese, Russian, Swahili,
Ukrainian, and Vietnamese



Consentement et Apport du SNAP dans le BabySteps

Formulaire pour le Parent ou Tuteur :

Veuillez écrire en anglais vos réponses aux questions ci-dessous en utilisant <u>l'Alphabet Latin</u>.

Veuillez remplir ce formulaire pour vous inscrire à des versements supplémentaires dans le compte MEFA U.Fund 529 de votre enfant dans le cadre du Plan d'Épargne BabySteps! Les bébés qui ont un compte U.Fund 529 dans le cadre du BabySteps et qui sont inscrits à SNAP sont éligibles pour un versement mensuel de 10 \$ pendant une période d'un an sur leur compte U.Fund 529. Les versements s'élèveront au total à 120 \$ en plus des 50 \$ du montant de départ reçu à l'ouverture du compte.

Veuillez utiliser ce formulaire uniquement si vous êtes le parent ou le tuteur de l'enfant. Si vous **n'êtes** pas le parent ou le tuteur de l'enfant, veuillez utiliser ce formulaire à la place.

Pour vérifier l'éligibilité de votre enfant aux versements du SNAP dans BabySteps, nous avons besoin de certaines informations de votre part. Voici ce que nous ferons avec les informations que vous nous fournissez :

- Nous transmettrons le nom, la date de naissance, le sexe à la naissance et l'adresse du domicile de votre enfant au Bureau Exécutif de la Santé et des Services Sociaux du Massachusetts (EOHHS), qui traitera ces informations via le Système de Gestion des Données de Référence (MDM) de l'EOHHS pour vérifier que le l'enfant est actuellement inscrit au Programme d'Assistance Nutritionnelle Supplémentaire (SNAP) du Département de l'Assistance Transitionnelle.
- Nous transmettrons le numéro de compte U.Fund 529 et la date de naissance de votre enfant à l'Autorité de Financement de l'Éducation du Massachusetts (MEFA) pour vérifier qu'il s'agit bien d'un compte BabySteps.

Une fois que nous aurons vérifié l'éligibilité de votre enfant à recevoir les versements, nous vous contacterons pour vous donner plus d'informations sur la date d'attente du premier versement. Il faudra entre 4 et 8 semaines pour que le premier versement soit effectué.

Si vous avez des questions, veuillez envoyer un e-mail à babysteps@tre.state.ma.us.

Saisissez les informations ci-dessous :
Renseignements sur l'enfant
Nom de l'enfant (prénom, initiale (facultatif), nom de famille) : Jessica Keegan
Date de naissance de l'enfant : 02/12/2023
Date d'adoption de l'enfant (le cas échéant) :
Adresse du domicile de l'enfant : 1 Ashburton Place
Sexe biologique de l'enfant :
☐ Masculin
■ Féminin
Numéro de compte MEFA U.Fund 529 (9 chiffres) :
Renseignements sur Parent ou Tuteur
Nom du demandeur (prénom, initiale (facultatif), nom de famille) :
E-mail du demandeur :
Adresse du domicile du demandeur :
Dans quelles langues préférez-vous recevoir des communications ?
☐ Anglais
☐ Espagnol
☐ Chinois, Simplifié
☐ Chinois, Traditionnel
☐ Portugais, Brésil
Russe
☐ Vietnamien
□ Arabe



Complete the Enrollment Form If you complete your form in a language other than English or Spanish, please submit your completed form as a PDF using the link below. Submit Form → English Parent or Guardian Form → Non-Parent or Guardian Form →



Please submit your SNAP into BabySteps forms, fully filled, here.

Add files

or drag stuff here

Your files will be uploaded securely to The Office of Economic Empowerment's Dropbox account. More about <u>file requests</u> and our <u>privacy policy</u>.



Resources for Partners

- How-to-enroll video for SNAP into BabySteps
- Enrollment training from OEE and MEFA learn how to help families enroll
- BabySteps enrollment guide & script
- Ongoing support and communication
- SNAP into BabySteps material to download or order free of charge in multiple languages: <u>HRIA Clearinghouse</u>
- SNAP into BabySteps scripts
- FAQ's and Toolkits
- All resources available on our mass.gov page: mass.gov/BabySteps

Toolkit



Did you know you could receive free money to start saving for your children's future?

With SNAP into BabySteps, families enrolled in both SNAP and the BabySteps Savings Plan can receive a total of \$170 to jumpstart saving for their children's education, vocational training, or apprenticeship costs.

Visit mass.gov/SNAPIntoBabySteps to learn more.

Attention MA SNAP families: You could

Attention MA SNAP families: You could

receive free monthly deposits to help you

save for your children's future!

The provided Help You

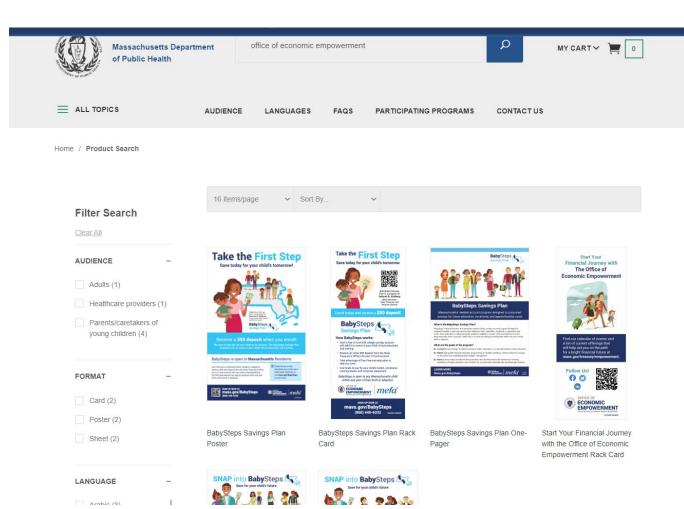
Save for Your children's future!

Clearinghouse



Informational Materials

Organizations can order free SNAP into BabySteps promotional materials in bulk directly to their location. Visit our <u>page on the Massachusetts Health Promotion's Clearinghouse</u> to order items.



Clearinghouse (continued)





Home / View All Products / SNAP into Baby Steps Flyer

Topic Areas

Adolescent Health

Alcohol & Other Drugs

Anti-Stigma Asthma

Behavioral Health

Blood Pressure

COVID-19

Cancer

Community Health Workers

Diabetes

Down Syndrome

Early Intervention

Economic Empowerment

Emergency Preparedness

Environmental Health

Gambling



SPECS

SNAP into BabySteps Flyer

DESCRIPTION

Item Number: EE6636, EE6637, EE6638, EE6639, EE6640, EE6641, EE6642, EE6643, EE6644, EE6645, EE6646, EE6647, EE6648, EE6649, EE6650, EE6653

SNAP into BabySteps is a collaboration between the Massachusetts State Treasurer's Office of Economic Empowerment, the Department of Transitional Assistance, and MEFA aimed at helping families save for their children's educational goals.

These materials have information for Massachusetts residents with children before the child's first birthday, who are enrolled in SNAP benefits, the OEE's Babysteps Program or both, to inform them of further bebenfits. Children can be enrolled in both the BabySteps Savings Plan and the Supplemental Nutrition Assistance Program (SNAP) before their first birthday and are eligible to receive a monthly deposit of \$10 to their MEFA U.Fund account for one year. This benefit will be added to the \$50 seed deposit when the BabySteps account is opened, making the total value of deposits \$170.



before the child's first birthday, who are enrolled in SNAP benefits, the OEE's Babysteps Program or both, to inform them of further bebenfits. Children can be enrolled in both the BabySteps Savings Plan and the Supplemental Nutrition Assistance Program (SNAP) before their first birthday and are eligible to receive a monthly deposit of \$10 to their MEFA U.Fund account for one year. This benefit will be added to the \$50 seed deposit when the BabySteps account is opened, making the total value of deposits \$170.

SPECS

Item Number: EE6636kit

Available In: English, Arabic, Cape Verdean Creole, Chinese - Simplified, Chinese - Traditional, Dari, French, Haitian Creole, Khmer, Pashto, Portuguese, Russian, Spanish, Swahili, Ukrainian, Vietnamese

Format: Flyer

Audience: General audience

Size: 8.5" x 11"

Limit: 500 per order

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Thank You!

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