

# CLAIM YOUR BABY'S \$100

## Keystone Scholars

### The Basics



Administered by the Pennsylvania Treasury Department



Free \$100 grant



Claim your \$100 online at [www.pa529.com/keystone](http://www.pa529.com/keystone) or call **800-440-4000**



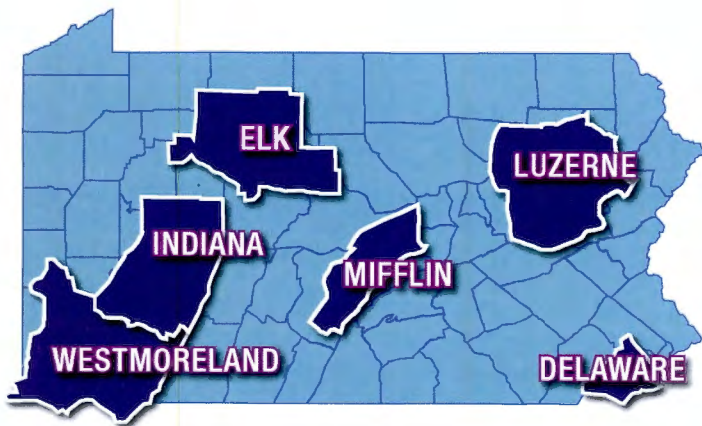
Babies must be born or adopted in 2018 and 2019.



You must claim before your baby's **first birthday**.



Babies must also be from families that live\* in the following PA counties:



\* Eligibility for the \$100 is based on the home address at the time your baby is born.

### In Partnership With:



### How does it work?

1. Pre-register at [www.pa529.com/keystone](http://www.pa529.com/keystone)

2. Watch for mail from:



3. Complete your online registration and claim your \$100 with information from your child's birth certificate at [PA529.com/Keystone](http://PA529.com/Keystone)

4. **Dream big!**



[www.pa529.com/keystone](http://www.pa529.com/keystone)  
or call **800-440-4000**

# What is Keystone Scholars?

**Keystone Scholars** is Pennsylvania's investment in your baby's bright future.



PA Treasury is investing \$100 for every baby born or adopted in 2018 and 2019 to families who live in the demonstration project counties (see reverse) to use for the baby's future higher education expenses.



The \$100 will be invested by the PA Treasury Department and will grow through the years right alongside your child.



Your Keystone Scholars account can be used for qualified higher education expenses when your child pursues higher education.



Your Keystone Scholars account can be used until your child turns 29 so they have plenty of time to plan their path forward.

## How do I save my own money?



You can easily save for your child's future through a PA 529 College Savings Plan. Learn more at [www.pa529.com](http://www.pa529.com). You can't add your own contributions to your Keystone Scholars grant.



*Funds invested in your Keystone Scholars Account remain under the sole custody of the Pennsylvania Treasury Department (Treasury) until they are used for the purposes of paying for qualified higher education expenses. A list of qualified higher education expenses may be found at [pa529.com](http://pa529.com). If not claimed by the beneficiary's first birthday or used by the beneficiary's 29th birthday, the funds will be returned to Treasury.*

*These funds will be invested in the Pennsylvania 529 Guaranteed Savings Plan (GSP). More information may be found at [pa529.com](http://pa529.com). No additional funds may be contributed to your Keystone Scholars Account. To open a PA 529 GSP or PA 529 Investment Plan account, please visit us at [pa529.com](http://pa529.com).*

<sup>1</sup>William Elliott, Hyun-a Song and Ilsung Nam, *Small Dollar Children's Savings Accounts, Income and College Outcomes* (St. Louis, MO: Center for Social Development, Washington University in St. Louis, 2013). Retrieved from: <https://csd.wustl.edu/publications/documents/wp13-06.pdf>



A baby with a higher education savings account at birth is **three times more likely to pursue education or training after high school and four times more likely to graduate.**<sup>1</sup>

Your child can use Keystone Scholars funds at a:

- Community college
- Vocational and technical school
- 2-year college
- 4-year college
- Graduate school program

Claim your \$100:

[www.pa529.com/keystone](http://www.pa529.com/keystone)