



Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK



KEN MILLER

OKLAHOMA STATE TREASURER

SEED for Oklahoma Kids

Ongoing Communications with Participants

Table of Contents

| | |
|---|----|
| Savings Brochure and Magnet | 1 |
| “Future College Graduate” T-shirt and Informational Card | 3 |
| Children’s Books and Parent Tools | 4 |
| Account Statement Mailings | 6 |
| Targeted Savings Postcards | 8 |
| Tax Time and Last Year Savings Match Postcards | 10 |
| Account Growth Chart | 12 |
| Targeted Savings Postcards | 13 |
| Educational Music CDs, Savings Stickers, and Informational Card | 15 |
| Last Year Savings Match Postcard | 17 |
| 2012 SEED for Oklahoma Kids Calendar | 18 |

Savings Brochure and Magnet

Summary. During the fall of 2009, CSD and the Oklahoma State Treasurer’s Office collaborated to develop materials for the SEED OK program. All SEED OK treatment participants received a tri-fold informational brochure and a magnet.

Tri-fold Brochure. CSD and the Treasurer’s Office created a brochure that summarized features of the SEED OK program and the Oklahoma College Savings Plan. The “SEED OK Top 5 Facts” highlighted the \$1,000 deposited for the child’s education. Parents were encouraged to open their own account and save. Also, the opportunity for a savings match was discussed.

Inside tri-fold brochure

SEED OK has already started saving for your child’s education with \$1,000 deposited into an Oklahoma College Savings Plan account.

Your child will be able to use this money to attend college or university, community college, or vocational school.

*Your child has a bright future.
We can help you save for it.*

When you open your own Oklahoma College Savings Plan account, your savings could be doubled with a savings match from SEED OK. For example:

| Your Adjusted Gross Income | Match Rate | With Yearly Deposits of: | Your Savings is Matched: |
|----------------------------|---|--------------------------|--------------------------|
| Below \$29,000 | When you deposit \$1.00 the State will deposit \$1.00 | \$25 to \$250+ | \$25 to \$250 |
| \$29,000 to \$43,499 | When you deposit \$1.00 the State will deposit \$0.50 | \$25 to \$250+ | \$12.50 to \$125 |
| \$43,500 or more | Not eligible | \$25 to \$250+ | \$0 |

* The Savings Match income ranges may increase in future years. The State will notify you of any changes.

Questions? 1-866-733-3465
 www.treasurer.ok.gov

SEED OK Top Five Facts

SEED for Oklahoma Kids

- 1. SEED OK has already started saving for your child’s education.**
 The SEED OK Account is a special account in the Oklahoma College Savings Plan “seeded” with \$1,000 for your child’s future. The State of Oklahoma owns the account and your child benefits from the money.
- 2. It is easy to open your own account.**
 Call 1-866-733-3465 or go to www.treasurer.ok.gov and click on the SEED for Oklahoma Kids link.
- 3. Your deposits can be matched.**
 See the table in this brochure.
- 4. Depositing is easy.**
 - * Write a check and mail it to the Oklahoma College Savings Plan; or
 - * Set up an automatic contribution plan through your bank; or
 - * Enroll in payroll deduction with your employer.
- 5. Your family can save.**
 There are lots of ways to save. Here are just a few:
 - * Ask family and friends to make deposits into your account.
 - * Save money on special occasions:
 - » Birthdays
 - » Holidays
 - » Tax refund time

Helping Your Child Along the Path to College

We're here to help!
Call us with any questions or visit the website.

Call the State Treasurer's office at **1-866-SEED4OK** (1-866-733-3465), or
Visit www.treasurer.ok.gov and click the **SEED for Oklahoma Kids** link


SCOTT MEACHAM
OKLAHOMA STATE TREASURER


Oklahoma 529
College Savings Plan

SEED OK
SEED for Oklahoma Kids

Your child has a bright future.

We can help you save for it.

- * Set up a special time to read books
- * Sing number songs
- * Connect with your child by talking and playing
- * Make reading fun



SEED OK Magnet. The team created a magnet featuring the SEED OK logo and phone number of the State Treasurer's Office. The magnet was sent to make SEED OK contact information easily accessible to parents for any questions they may have about the program.

SEED OK 1-866-733-3465
SEED for Oklahoma Kids



“Future College Graduate” T-shirt and Informational Card

Summary. In the spring of 2010, the Oklahoma State Treasurer’s Office sent a T-shirt and postcard to SEED OK treatment participants. CSD prepared documents for discussion and led conference calls with Treasurer’s Office officials to determine the T-shirt design (e.g., messaging on the front and back), and text to include on the informational card.

T-shirt. After holding several meetings on T-shirt design, members of the SEED OK team concluded that the front would feature a slogan encouraging postsecondary education and the back feature the SEED OK logo. Green—a gender-neutral color—was selected to be the T-shirt color. After the design was finalized, the shirts were produced in size 4T, based on the recommendations of parents on the SEED OK team and their colleagues.



Informational card. An informational card noted that SEED for Oklahoma Kids had deposited \$1,000 for their child into an Oklahoma College Savings Plan account, and that this money could be used for their child to attend a college or university, community college, or vocational school. Contact information was also provided, which included the phone number for the Oklahoma State Treasurer’s Office and website addresses for both SEED for Oklahoma Kids and the Oklahoma College Savings Plan.

In 2008, SEED OK deposited **\$1,000** into an Oklahoma College Savings Plan account for your child!



Your child will use this money to attend a college or university, community college, or vocational school.

Find out about opening doors for your child’s future:

SEED OK
SEED for Oklahoma Kids

- Call 1-866-SEED4OK (1-866-733-3465)
- Visit www.treasurer.ok.gov and click the SEED for Oklahoma Kids link

OK
Oklahoma 529
College Savings Plan

- Visit www.ok4saving.org to learn about the Oklahoma College Savings Plan

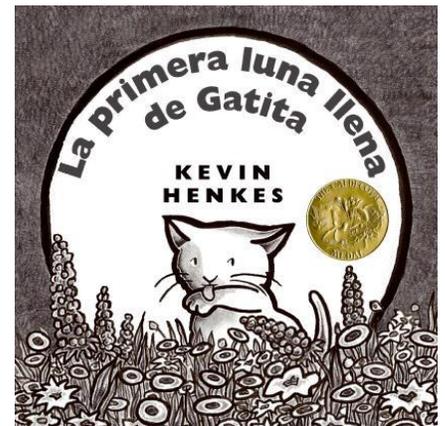
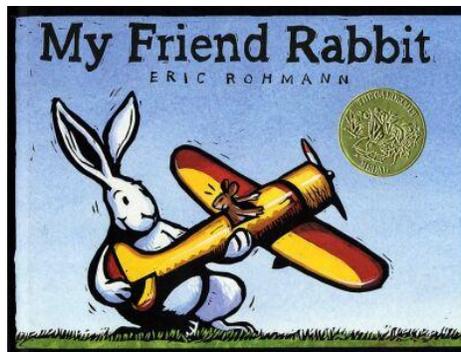
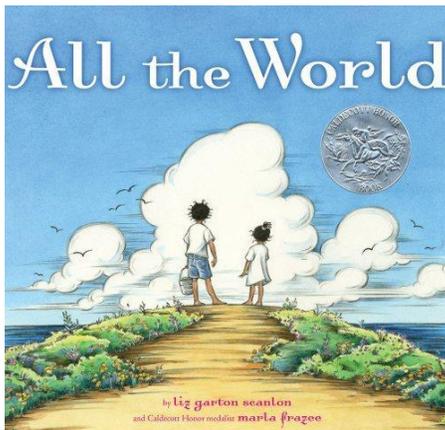


Children's Books and Parent Tools

Summary. During the spring and summer of 2010, CSD and the Oklahoma State Treasurer's Office identified books and developed materials for SEED OK treatment participants. CSD prepared documents for discussion and led conference calls with Treasurer's Office officials and Oklahoma State Department of Education staff, including Dr. Ramona Paul, who has written 35 books for children. The purpose of these conference calls was to select the best books for SEED OK treatment participants. Included in the package mailed to SEED OK treatment participants were two children's books, bookplate labels, and an informational card.

Selection of Books. CSD and the Treasurer's Office sought opinions regarding the selection of children's books from a number of individuals. Dr. Paul and her staff provided a list of about 75 books for 2-3 year olds, including recommendations from Parents As Teachers. SEED OK team members narrowed the list to 25 books and ranked them using the following criteria: diversity of subjects, content, book reviews, Spanish-language availability, and paperback/hardcopy options. The books selected are among the highest rated. Each has won a Caldecott Medal, an American Library Association honor presented annually to the illustrator of the most distinguished picture book for children published in the United States.

The children's book *All the World* was mailed to all 1,359 active SEED OK treatment participants. The SEED OK team planned to send treatment participants a second book, *My Friend Rabbit*, available in English and Spanish. At the last minute, however, the publisher said that the Spanish-language version of this book was no longer available. As a result, *My Friend Rabbit* was sent to 1,248 English-speaking treatment families, and the 111 treatment parents who completed the baseline survey in Spanish received *La primera luna llena de Gatita* (*Kitten's First Full Moon*). The Treasurer's Office purchased all three books directly from the publishers.

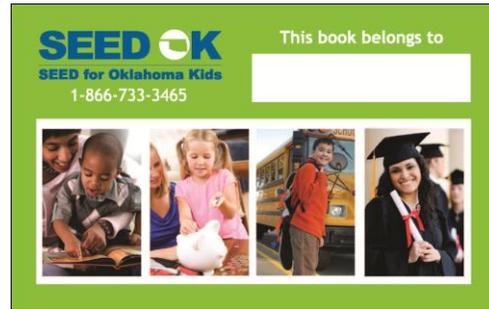


[All the World](#) captures a diverse, multigenerational community. The book portrays a varied group of individuals collecting fruits and vegetables in the garden, shopping at a farmer's market, sharing a meal together in a restaurant, and playing music with one another.

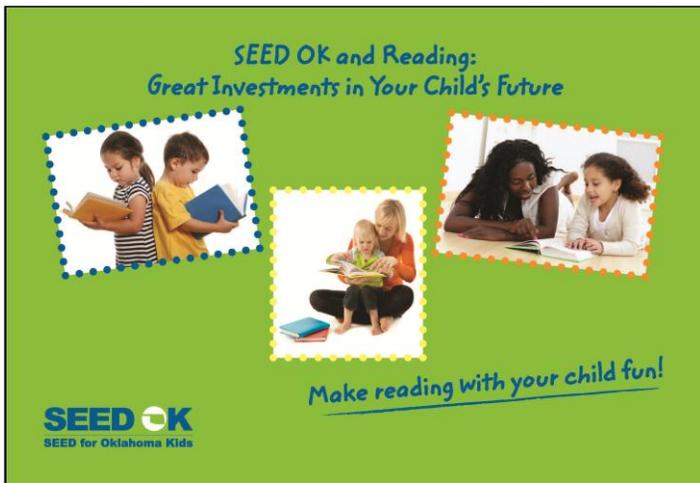
[My Friend Rabbit](#) tells the story of Rabbit, who has a way of finding trouble, and his best friend Mouse. Rabbit plays with Mouse's airplane, and gets the two into a jam. Despite their efforts to get out of their predicament, more trouble follows.

[La primera luna llena de Gatita](#) ([Kitten's First Full Moon](#)) is a story of a kitten who thinks the full moon is a glass of milk. The kitten yearns for the glass and attempts to drink it by engaging in a number of antics. At the end of the story, the kitten finds a bowl of milk just for her.

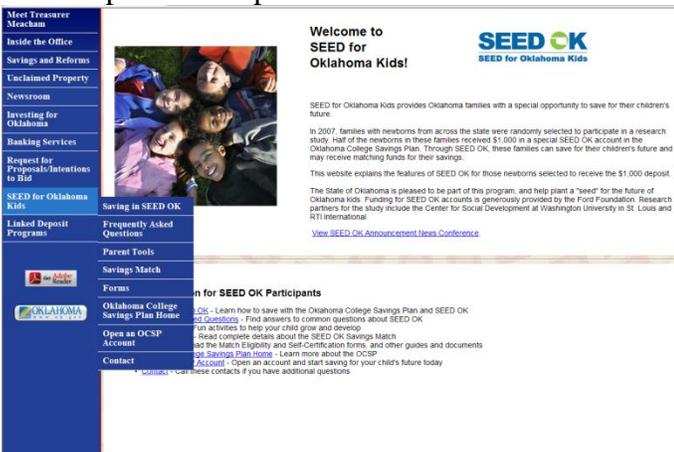
Bookplate labels. The team created a bookplate label featuring the SEED OK logo and the text “This book belongs to_____”. The label was inserted on the inside cover of each book to remind parents of the books’ association with SEED OK and to provide contact information.



Informational card. An informational card accompanying the books encouraged families to read and engage in additional educational activities with their child. The card presented a fun activity that builds language skills (singing a silly song) and referred parents to a website created by the SEED OK team that suggests numerous other activities that build language, motor, and creative skills.



SEED OK website update. The [SEED OK website](#) includes several menu options explaining different elements of SEED OK. A newly added feature, [Parent Tools](#), informs visitors of various activities that build language, motor, and creative skills. Activities listed on the website are recommended by Parents As Teachers for children approaching three years of age. In addition, a booklet and calendar made available by Parents As Teachers can be downloaded from the site. Both contain more examples of activities parents can do with their child to promote important skills.



Account Statement Mailings

Information Gleaned From In-depth Interviews. From August 2009 through February 2010, OU-Tulsa conducted qualitative in-depth interviews with 60 SEED OK participants. CSD reviewed the in-depth interviews as they became available, categorizing important SEED OK program management themes and concepts indicated by participant responses. Respondents had varying degrees of knowledge of the state-owned SEED OK account, but the interviews revealed that some participants were not receiving their quarterly account statements. Others did not fully understand the Oklahoma College Savings Plan (OCSP) account statements. Based on these findings, SEED OK sent two account statement mailings detailed below.

Oklahoma College Savings Plan Account Statement Receipt. In July 2010, all treatment participants were sent a brochure reminding them of the quarterly statements their child should be receiving four times per year – in early January, April, July, and October. The mailing asked “Did you receive a June 30th Oklahoma College Savings Plan account statement?” and provided treatment participants with contact information for the Oklahoma State Treasurer’s Office. In August 2010, treatment participants received a similar message via e-mail. The e-mail message stated “We hope your child isn’t missing out.” The message also asked treatment participants to contact the Treasurer’s Office if statements were not received.

SCOTT MEACHAM
OKLAHOMA STATE TREASURER
STATE CAPITOL BUILDING, ROOM 217
2300 N. LINCOLN BLVD.
OKLAHOMA CITY, OK 73105

We hope your child isn't missing out.

Your child here

Future College Graduate

SEED OK
SEED for Oklahoma Kids

Did your child receive a June 30 Oklahoma College Savings Plan account statement?

This statement tells you how much money is in the account SEED OK opened for your child.

Remember...
Your child should receive Oklahoma College Savings Plan statements **4 times per year** – in early January, April, July, and October.

Let us know!
If your child is not receiving Oklahoma College Savings Plan statements, please contact SEED OK at:
1-866-SEED4OK (1-866-733-3465)
or
okla.treas@treasurer.ok.gov

SEED OK
SEED for Oklahoma Kids

OK
Oklahoma 529
College Savings Plan

Tips For Understanding The Account Statement. In October 2010, the Oklahoma State Treasurer sent treatment participants a brochure and an e-mail message to assist them in understanding how to read their child’s state-owned OCSP account statement. The brochure featured a sample OCSP account statement and explanations for terms like Total Net Contributions, Total Earnings, and Total Value. The brochure also clarified why the account value may not have increased and explained the annual fees associated with the account, how to receive the SEED OK match, and how treatment participants could open their own OCSP account to save.

SCOTT MEACHAM
OKLAHOMA STATE TREASURER
STATE CAPITOL BUILDING, ROOM 217
2300 N. LINCOLN BLVD.
OKLAHOMA CITY, OK 73105

SEED OK
SEED for Oklahoma Kids

OK
Oklahoma 529
College Savings Plan

Savings for your child's future.

Understanding Your Oklahoma College Savings Plan Account Statement

Contributions include the \$1,000 from SEED OK plus any savings match.

The account value can be used later for your child's college, community college, or vocational education.

This is how much your account has earned.

What if my account value has not increased?
The total value of your child's account will go up or down with the financial markets. Historically, the markets have increased over the long term with decreases during short periods.

What are the fees?
The total annual fees are 0.80%. For example, if there is \$1,000 in your account, \$8.00 goes towards fees each year.

How do I receive the SEED OK match?
First, open your own Oklahoma College Savings Plan account. Deposits to your account through 2011 are matched up to \$250 per year if you are income eligible.

If I don't have my own Oklahoma College Savings Plan account, how do I save?
Call 1-877-654-7284 to learn how to open an account.

For questions about SEED OK, including the savings match, contact us.

SEED OK 1-866-733-3465
SEED for Oklahoma Kids okla.treas@treasurer.ok.gov

Targeted Savings Postcards

Summary. Features of the SEED OK management database added in 2010 allow for communication pieces to be sent to more narrowly-targeted groups of participants (i.e., differentiating those who qualify from those who do not qualify for the SEED OK savings match). Previously, the database only allowed for communications to be sent to participants who had remaining savings match eligibility in the current year. In November of 2010, four different postcards were mailed to the following distinct groups of treatment participants: 1) Account owners who qualify for the savings match, 2) Account owners who do not qualify for the savings match, 3) English-speaking non-account owners, and 4) Spanish-speaking non-account owners. These targeted messages either encouraged opening an Oklahoma College Savings Plan (OCSP) or saving in an Oklahoma College Savings Plan account. Specific details regarding the messages of the communication pieces are illustrated below.

- 1) **Account owners who qualify for the savings match.** Participants who qualify for a savings match and opened their own OCSP account were sent a postcard and email reminding them that the SEED OK savings match could build on their savings. Participants were encouraged to save as little as \$25 in order to receive savings matches up to either \$250 or \$125. Oklahoma State Treasurer's Office contact information was provided.



- 2) **Account owners who do not qualify for the savings match.** Participants who do not qualify for a savings match and opened their own OCSP account were sent a postcard and email reminding them to make deposits in their Oklahoma College Savings Plan. The postcard also included information about tax benefits when saving in an OCSP account. SEED OK and Oklahoma College Savings Plan contact information was provided.



- 3) **English-speaking non-account owners.** English-speaking participants who had not opened their own Oklahoma College Savings Plan account were sent a postcard explaining the benefits of opening their own Oklahoma College Savings Plan account. Contact information for both the Oklahoma College Savings Plan and the Oklahoma Treasurer's Office was provided.

English



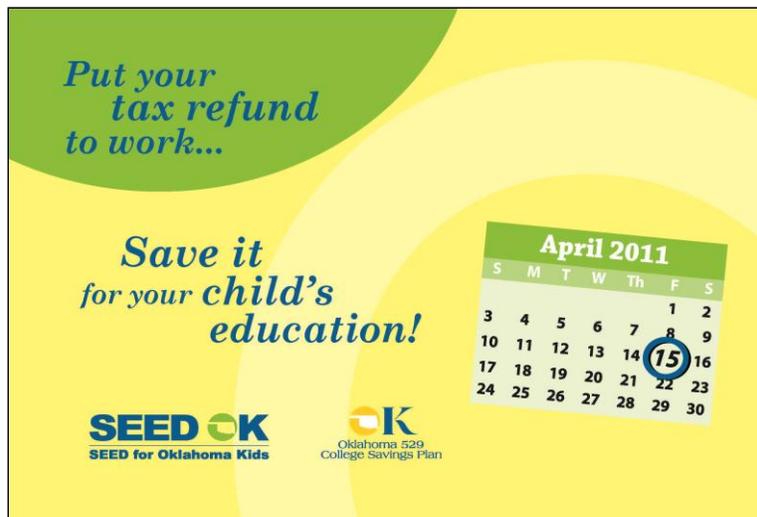
- 4) **Spanish-speaking non-account owners.** Spanish-speaking participants who had not opened their own Oklahoma College Savings Plan account were sent a postcard explaining the benefits of opening their own Oklahoma College Savings Plan account. Contact information for both the Oklahoma College Savings Plan and the Oklahoma Treasurer's Office was provided.

Spanish



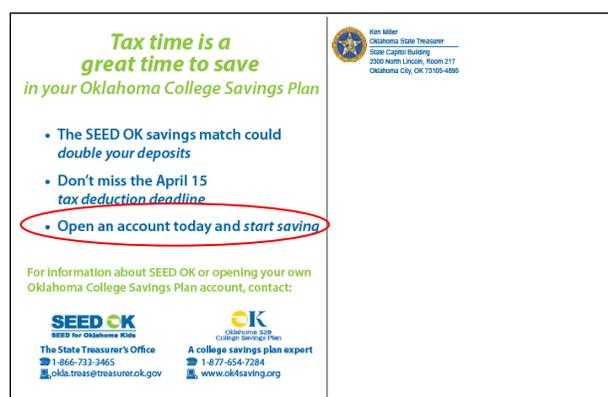
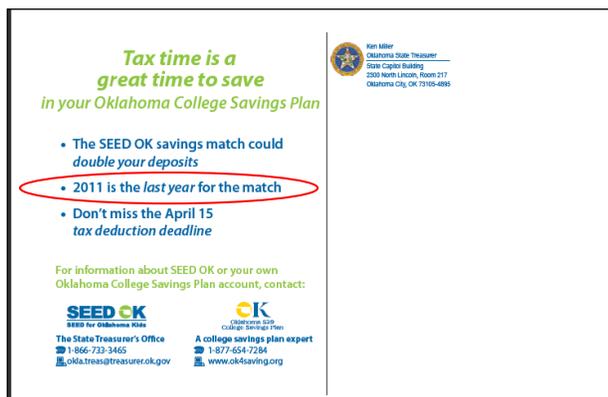
Tax Time and Last Year Savings Match Postcards

Tax Time Postcard. In January of 2011, CSD designed two tax time postcards: 1) for treatment participants who had opened their own OCSF account and 2) for treatment participants who had not yet opened their own account. These postcards and related e-mails encouraged participants to save their tax refund for their child's college education and receive a state tax deduction. The postcards and e-mails sent to *account owners* included language reminding participants that 2011 is the last year to receive the SEED OK savings match. The postcards and e-mails sent to *non-account owners* included a message encouraging account opening. Both postcards informed participants that the SEED OK savings match could double their deposits, reiterated that April 15th was the tax deduction deadline, and provided contact information for the Oklahoma State Treasurer's Office and the Oklahoma College Savings Plan.



To treatment participants who opened their own OCSF account (N=203)

To treatment participants who did not open their own OCSF Account (N=1,157)



“Last Year” Savings Match Postcard. In February 2011, a postcard and an e-mail were sent to all treatment participants to remind them that 2011 is the last year they may be eligible to receive a savings match and to encourage savings during the year. A table explained that savings match eligibility is based on the participant’s Adjusted Gross Income. Contact information for the Oklahoma State Treasurer’s Office and the Oklahoma College Savings Plan was also provided.



2011 is the *last year* to receive a SEED OK *savings match*

Make a *deposit this year* in your own Oklahoma College Savings Plan account and SEED OK could *double it*.

| If your Adjusted Gross Income is: | And you deposit: | SEED OK deposits: | Maximum 2011 match: |
|-----------------------------------|------------------|-------------------|---------------------|
| Below \$29,000 | \$25 | \$25 | \$250 |
| \$29,000 to \$43,499 | \$25 | \$12.50 | \$125 |

Time is  *running out...*

The **SEED OK match** can build on savings for your child’s education — *but only through 2011!*

For questions about the SEED OK savings match or to open an Oklahoma College Savings Plan account, contact:

okla.treas@treasurer.ok.gov 1-866-733-3465
www.treasurer.ok.gov
 From the menu > Select SEED OK



Ken Miller
 Oklahoma State Treasurer
 State Capitol Building
 200 North Lincoln, Room 217
 Oklahoma City, OK 73105-4895



Account Growth Chart

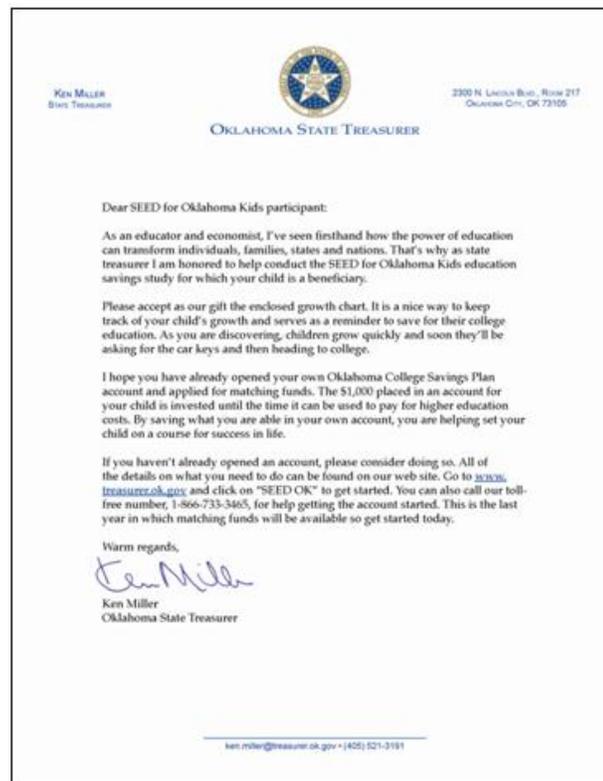


“Savings in SEED OK Account” Growth Chart. CSD created a fun and lasting SEED OK communications piece to encourage parents and children to track the value of the SEED OK account and the child’s growth. Noting an existing growth chart used by The West Virginia College Prepaid Tuition and Savings Program, CSD used this template to customize a new design for the SEED OK program.

In April 2011, this growth chart was mailed to treatment participants to encourage them to monitor savings in the SEED for Oklahoma Kids state-owned account. The growth chart contained placeholders for families to record the height of their child and the SEED OK account balance at different times in the future. The message on the growth chart read “Watch Your Child Grow as the SEED OK Oklahoma College Savings Plan Account Grows, Too.” Contact information for the Oklahoma State Treasurer’s Office was also provided.

Letter/Envelope Accompanying Growth Chart

The growth chart was placed inside a SEED OK envelope containing a letter from the new Oklahoma State Treasurer, Ken Miller.



Targeted Savings Postcards

Summary. In June of 2011, four postcards were designed with targeted messages either encouraging opening an Oklahoma College Savings Plan (OCSP) account or saving in an existing account. These targeted messages were mailed to the following groups of treatment participants: 1) Account owners whose primary language is English, 2) Account owners whose primary language is Spanish, 3) Non-account owners whose primary language is English, and 4) Non-account owners whose primary language is Spanish. The communication pieces are illustrated below.

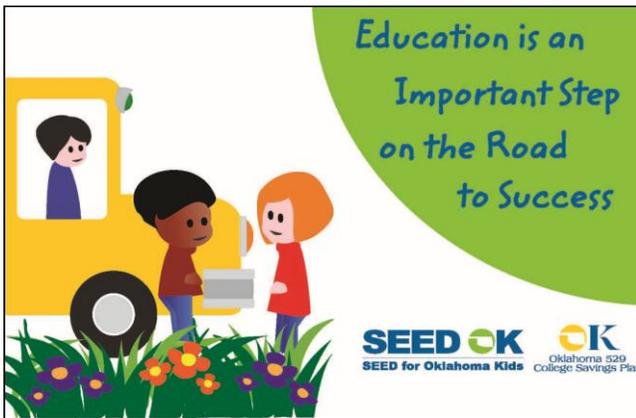
- 1) **Account Owners (English).** English-speaking participants who had opened their own OCSP account were sent a postcard and e-mail encouraging them to save (as little as \$25) to receive a savings match. Participants were also reminded that they could ask family and friends to make deposits in their account. Oklahoma State Treasurer's Office contact information was provided as a resource for additional information.



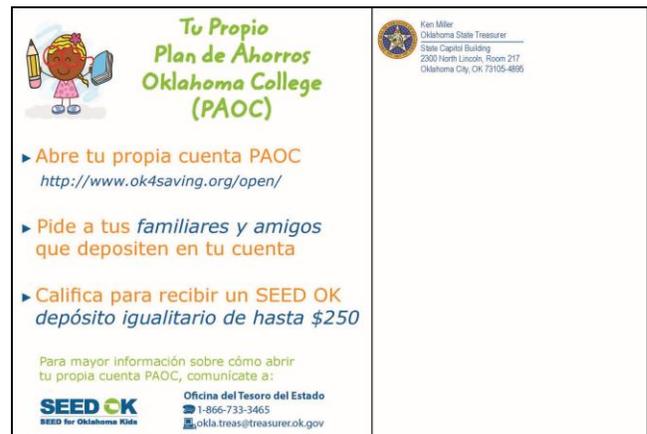
- 2) **Account Owners (Spanish).** Spanish-speaking participants who had opened their own OCSP account were sent a postcard and e-mail encouraging them to save (as little as \$25) to receive a savings match. Participants were also reminded that they could ask family and friends to make deposits in their account. Oklahoma State Treasurer's Office contact information was provided as a resource for additional information.



3) **Non-Account Owners (English).** English-speaking participants who had not yet opened an Oklahoma College Savings Plan account were sent a postcard and e-mail encouraging them to do so. Participants were reminded that they could ask family and friends to make deposits and that they may qualify to receive a savings match up to \$250. Contact information for the Oklahoma State Treasurer’s Office was provided as a resource for additional information.



4) **Non-Account Owners (Spanish).** Spanish-speaking participants who had not yet opened an Oklahoma College Savings Plan account were sent a postcard and e-mail encouraging them to do so. Participants were reminded that they could ask family and friends to make deposits and that they may qualify to receive a savings match up to \$250. Contact information for the Oklahoma State Treasurer’s Office was provided as a resource for additional information.



Educational Music CDs, Savings Stickers, and Informational Card

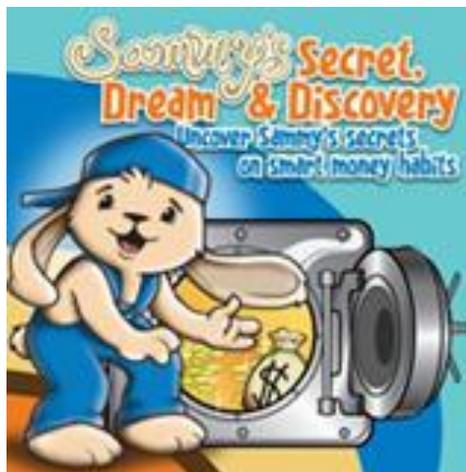
Summary. In August 2011, the Oklahoma State Treasurer’s Office sent educational music CDs, savings stickers, and an informational card to SEED OK treatment participants. CSD reviewed and ranked communication pieces from various companies that offer educational savings materials for children.

After considering an assortment of materials, CSD selected educational music CDs and saving stickers from the “It’s A Habit!” Company, Inc. (IAHC). The University of Maryland has used IAHC materials as part of a financial literacy program to teach low-income students financial concepts. IAHC has also received awards and honors at the state and national level, including a nomination for the Jumpstart Coalition’s Soaring Star Award.

CSD designed a card with SEED OK information to accompany the educational music CDs and savings stickers.

Educational Music CDs.

The two educational music CDs contain songs and short stories that aim to build children’s knowledge of money and language skills. The first disc features three voice animated adventure stories with special effects and interactive discovery games that build reading, vocabulary, and listening skills. The second disc features catchy songs from a variety of genres of music that promote smart money management, choice making and leadership.

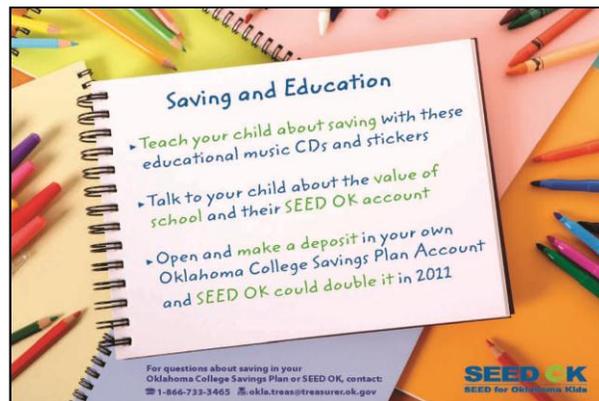
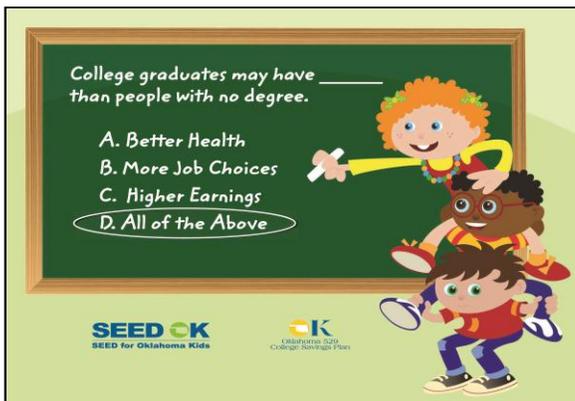


Savings Stickers.

The ten vibrantly colored savings stickers include catchy sayings like “saving is a great habit,” “saving makes me strong,” and “from every dollar save a dime.” Stickers were chosen as a way to encourage children to think of saving in a fun, age appropriate way.



Informational Card. An informational card accompanied the educational music CDs and savings stickers. The card emphasized that college graduates have better health, more job choices, and higher earnings than people with no college degree. Also, families were encouraged to use the music CDs and savings stickers to teach their child about saving and talk to their child about the value of school and their SEED OK account. Participants were reminded of the 2011 savings match and encouraged to open and make a deposit in their own Oklahoma College Savings Plan Account. SEED OK contact information was provided for participants interested in additional resources.



Envelope Design.

The CDs, savings stickers, and informational card were placed inside a SEED OK envelope with a cartoon image and a catchy phrase, “Fun Music CDs and Stickers Inside!” The package was sent by the Oklahoma State Treasurer, Ken Miller.



Last Year Savings Match Postcard

“Last Year” Savings Match Postcard. In September 2011, a postcard and e-mail were sent to all SEED OK treatment participants to remind them that 2011 is the last year they may be eligible to receive a savings match and to encourage savings during the year. A table explained that savings match eligibility is based on the participant’s Adjusted Gross Income. Contact information for the Oklahoma State Treasurer’s Office was also provided.

2011 is the last year to receive a SEED OK savings match

Make a deposit this year in your own Oklahoma College Savings Plan and **SEED OK** could double it



| If your Adjusted Gross Income is: | And you deposit: | SEED OK deposits: | Maximum 2011 match: |
|-----------------------------------|------------------|-------------------|---------------------|
| Below \$29,000 | \$25 | \$25 | \$250 |
| \$29,000 to \$43,499 | \$25 | \$12.50 | \$125 |

Save as little as \$25 per deposit!

Last Chance!

The SEED OK match can build on savings for your child’s education — but only through 2011!



SEED OK
SEED for Oklahoma Kids

OK
Oklahoma 529 College Savings Plan

For questions about the SEED OK savings match or to open an Oklahoma College Savings Plan account, contact:

www.treasurer.ok.gov okla.treas@treasurer.ok.gov
 From the menu > Select SEED OK 1-866-733-3465

 Ken Miller
 Oklahoma State Treasurer
 State Capitol Building
 3300 North Lincoln, Room 217
 Oklahoma City, OK 73105-4895

2012 SEED for Oklahoma Kids Calendar

Summary. In November 2011, the Oklahoma State Treasurer's Office sent a 2012 SEED for Oklahoma Kids Calendar to treatment participants. The calendar was designed for treatment mothers with 4 to 5-year old children. The calendar reminded participants that SEED OK deposited \$1,000 into an Oklahoma College Savings Plan account for their child, and that this money can be used for college, community college, or vocational school.

Calendar.

The calendar was designed to make SEED OK contact information easily accessible to parents, so they can ask any questions they have about the program. Contact information for both SEED OK (Oklahoma State Treasurer's Office) and Oklahoma College Savings Plan was provided. Each month, the calendar provides messages that encourage savings or education.



Letter/Envelope Accompanying Calendar.

The calendar was placed inside a SEED OK envelope containing a letter from the Oklahoma State Treasurer, Ken Miller.

