

T3 Series

**Fostering
Statewide
Community
Connections**



**促进全州范围
内的社区联系**



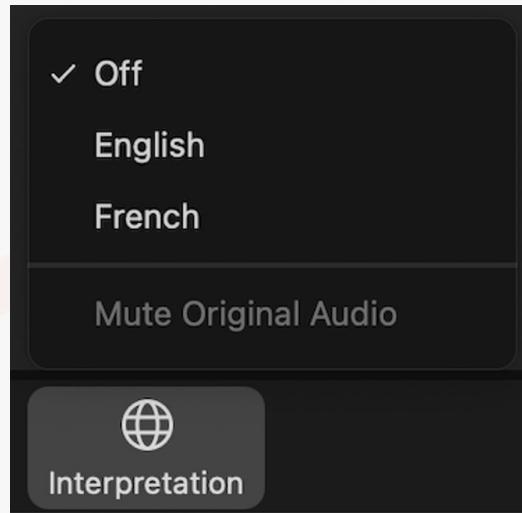
Interpretation Button
口译按钮



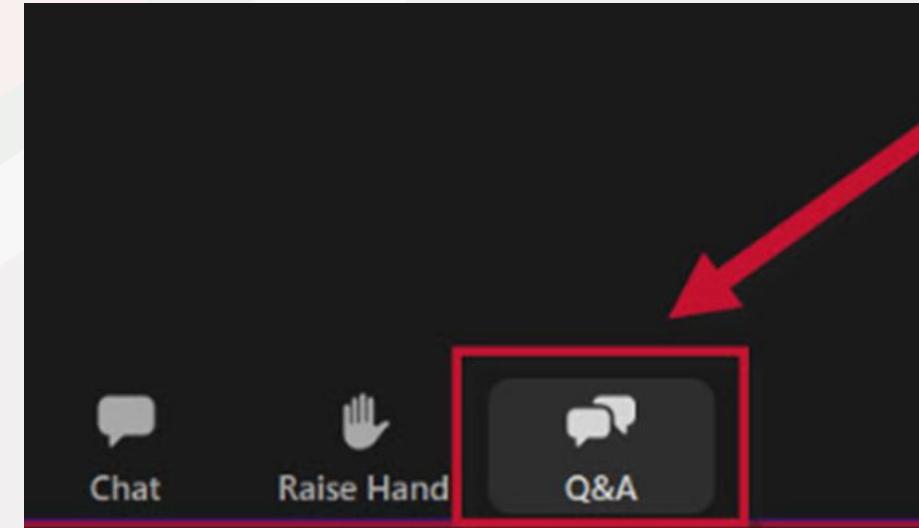
Using the Interpretation and Q&A



演示



使用口译与问答



Interpretation Button
口译按钮



Presentations in Other Languages

多语言演示



Community Engagement



Wednesday, January 28, 2026
12:30 p.m.-2:00 p.m. CT

Community events focus on sharing information or teaching skills from a community partner to benefit parents and families or emergent bilingual students.

Presentations:

- Arabic
- English
- Korean
- Mandarin
- Pashto
- Spanish
- Turkish
- Vietnamese

Parent Registration Open

Watch Party Registration Open

Flyers:

[English Community](#)

[Spanish Community](#)

[Vietnamese Community](#)

[Arabic Community](#)

www.TXEL.org/t3series



Interpretation Button
口译按钮

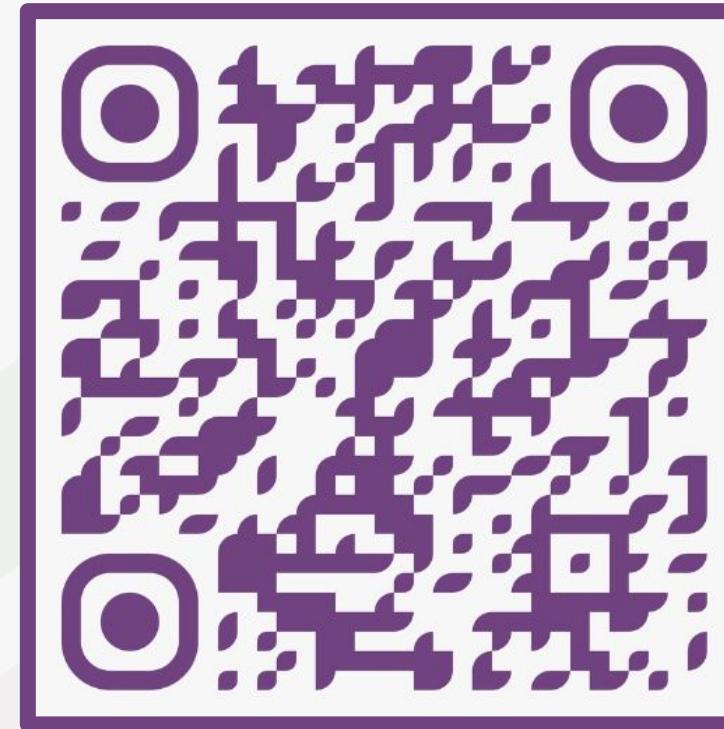


Attendance

出席情况



演示



Interpretation Button
口译按钮



Use the Q&A Button

使用“问答”按钮



Interpretation Button
口译按钮

T3 Series

**Rickey
Santellana**

Division of Special
Populations Policy
and Compliance



**Rickey
Santellana**

特殊人群政策与合规部门



Interpretation Button
口译按钮

T3 Series

**Maricela
Arce**

**Texas Tuition
Promise Fund**



**Maricela
Arce**

**德克萨斯州学费
承诺基金**



Interpretation Button
口译按钮

Before We Begin

- Our office cannot provide legal, tax, financial, benefit or investment advice, or advice regarding penalty avoidance under applicable tax law, about the plans or programs.
- Before enrolling in the plans or programs, individuals should contact their attorney or other advisor regarding their specific legal, tax, financial, benefit or investment situation and should carefully read the:

- ✓ Texas Tuition Promise Fund® Plan Description and Master Agreement
- ✓ Texas College Savings Plan® Plan Description and Savings Trust Agreement
- ✓ LoneStar 529 Plan® Plan Description and Savings Trust Agreement
- ✓ Texas ABLE® Program Disclosure Statement and Participation Agreement



重要须知

本机构无法就相关计划或方案提供法律、税务、财务、福利或投资方面的建议，亦无法提供关于根据适用税法避免处罚的建议

个人在申请任何计划或方案前，应咨询其律师或其他顾问，以了解具体的法律、税务、财务、福利或投资状况，并应仔细阅读以下文件：

- ✓ 《Texas Tuition Promise Fund®计划说明与总协议》
- ✓ 《Texas College Savings Plan®计划说明与储蓄信托协议》
- ✓ 《LoneStar 529 Plan®计划说明与储蓄信托协议》
- ✓ 《Texas ABLE®计划披露声明与参与协议》



TuitionPromise.org



Agenda

- Texas Tuition Promise Fund
- Texas 529 College Savings Plans
- Texas Match the Promise Scholarship Opportunities
- Texas ABLE Program
- Contact Information
- Tuition Planning Calculator Demonstration

TEXAS 529



议程项目

德克萨斯州学费承诺基金

德克萨斯州529大学储蓄计划

Texas Match the Promise奖学金机会

德克萨斯州ABLE计划

联系信息

学费规划计算器演示

TEXAS 529



College Costs: Academic Year 2025-26*

Institution	Tuition & Fee	Books & Supplies	Room & Board	Transp.	Other Costs	Total
University of Texas at Austin	\$10,858	\$724	\$15,510	\$1,786	\$3,560	\$32,438
University of Houston	\$11,888	\$1,430	\$11,234	\$2,633	\$3,889	\$31,074
University of North Texas	\$11,595	\$1,120	\$11,934	\$3,070	\$2,980	\$30,699
Texas State University	\$12,220	\$780	\$13,230	\$1,410	\$2,730	\$30,370
Texas Tech University	\$11,852	\$1,200	\$11,355	\$2,731	\$2,000	\$29,138
Stephen F. Austin State University	\$11,506	\$1,206	\$12,908	\$1,388	\$1,850	\$28,858
Texas A&M University	\$11,550	\$946	\$11,304	\$1,756	\$3,100	\$28,656
Austin Community College - In District	\$2,550	\$1,200	\$18,240	\$1,824	\$3,584	\$27,398
Alamo Community College - In District	\$3,412	\$500	\$14,252	\$2,904	\$2,802	\$23,870

* Costs for 4-year colleges are for undergraduate resident students enrolling in 15 credit hours in both fall and spring. Costs for community colleges are for in-district students enrolling in 15 credit hours in both fall and spring.

Source: Texas Higher Education Coordinating Board



大学费用: 2025-26学年*

学校/机构	学杂费	书本与学习用品	食宿	交通	其他开销	总计
University of Texas at Austin	\$10,858	\$724	\$15,510	\$1,786	\$3,560	\$32,438
University of Houston	\$11,888	\$1,430	\$11,234	\$2,633	\$3,889	\$31,074
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*四年制大学费用适用于本科在校生, 按秋季和春季学期各修读15学分计算。社区学院费用适用于本学区学生, 按秋季和春季学期各修读15学分计算。

Texas Has Plans that Can Help You Save for College

Authorized by Section 529 of the Internal Revenue Code (IRC), the Texas “529 plans” are tax-advantaged plans to save for college expenses. Any earnings are tax-free if used for qualified education expenses.

Texas offers two types of 529 plans:

College Savings Plans



TexasCollegeSavings.com



LoneStar529.com

No Texas residency required

Prepaid Tuition Plan



TuitionPromise.org

Texas residency required



德克萨斯州提供助您储蓄大学学费的计划

根据美国《国内税收法典》第529条的授权, 德克萨斯州的“529计划”是为大学教育费用提供税收优惠的储蓄计划。对于符合资格的教育费用, 其所有收益即可免税。

德克萨斯州提供以下两类529计划:

大学储蓄计划



TexasCollegeSavings.com

LONESTAR
529 PLANSM

LoneStar529.com

无德州居民身份要求

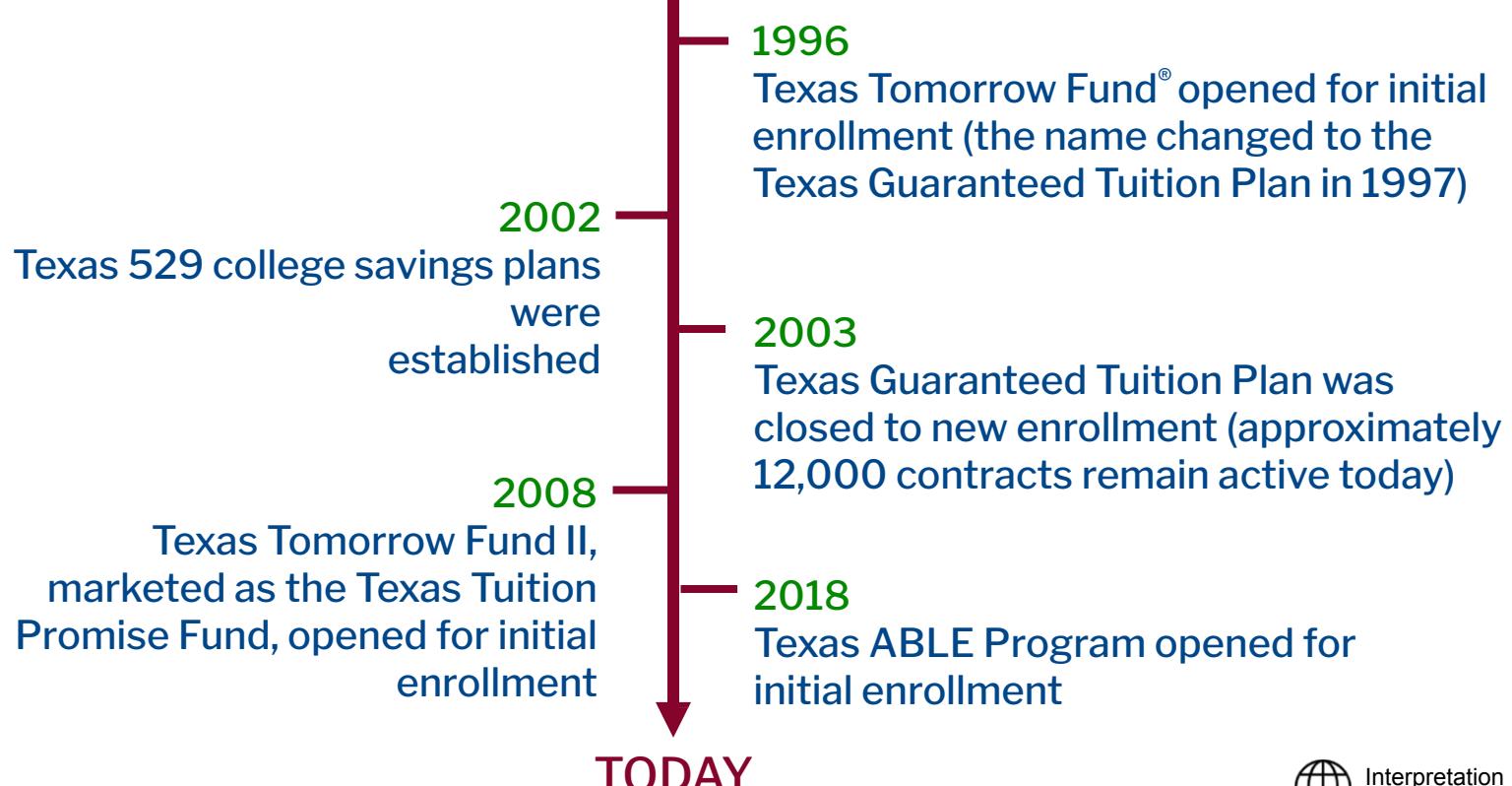
预付学费计划



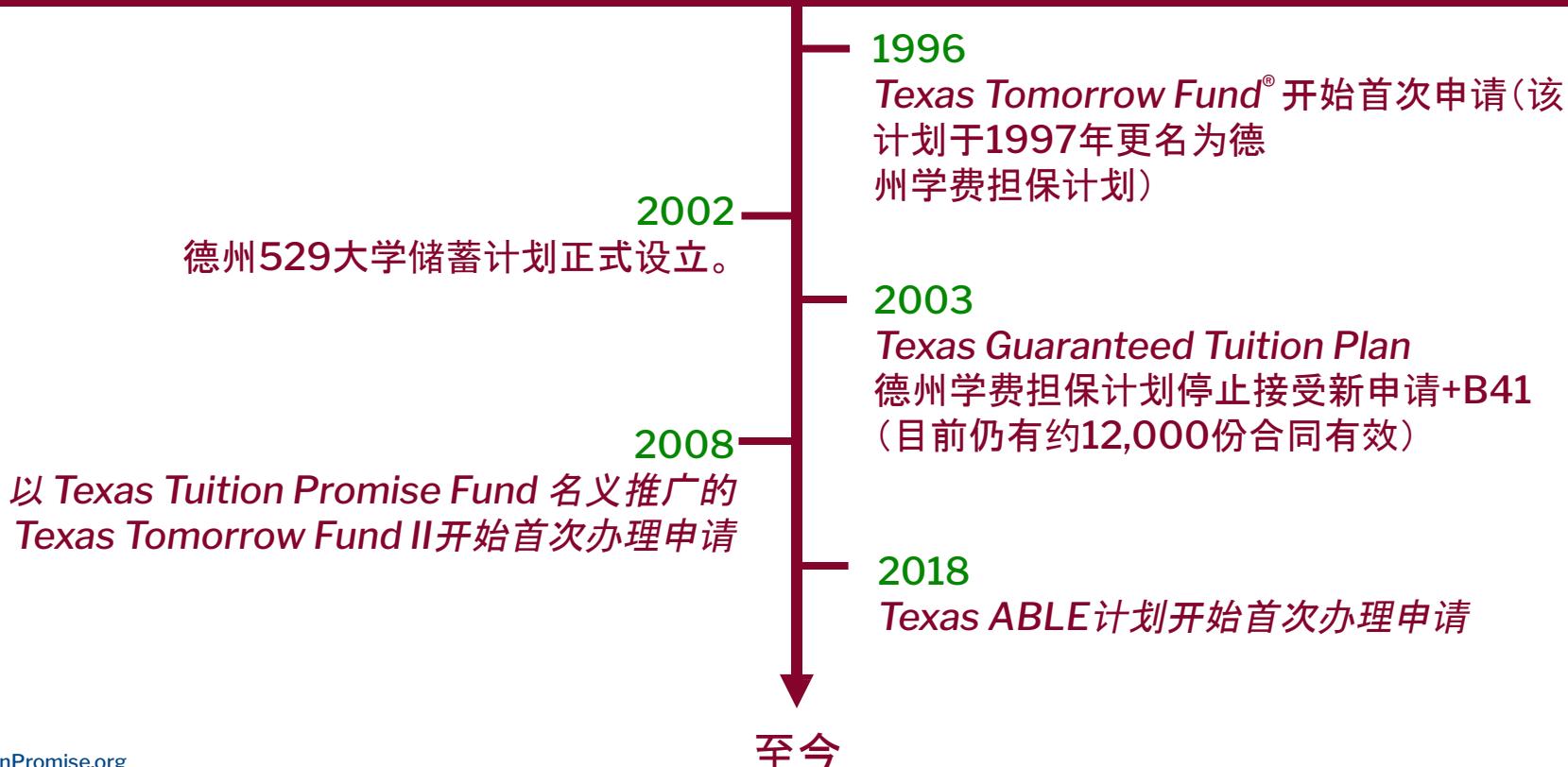
TuitionPromise.org

要求德州居民身份

History of the Texas 529 Plans and ABLE Program



德州529计划和ABLE计划发展历程



Enrollment
is Open!

Texas Tuition Promise Fund® (TTPF)

Flexible plan that allows families to prepay and lock in the cost of future undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities (excluding medical and dental schools) at current prices.

General Enrollment

Sept. 1 through Feb. 28
(Feb. 29 in leap years)

Newborn Enrollment

Sept. 1 through July 31

TTPF Contracts

55,908 enrollments and
\$1.31 billions in assets as
of 7/31/25



TEXAS TUITION
PROMISE FUND®

A Prepaid Plan as Smart as You Are

- Contributions to 529 plans are post tax.
- Earnings are tax free if used for qualified education expenses.
- Texas residency required.



报名现已开放！

Texas Tuition Promise Fund® (TTPF)

这是一项灵活的计划，允许家庭以当前价格预付并锁定未来以本州学生身份就读德州公立学院和大学本科的学费及全校必缴费用(不包括医学院和牙科学院)。

一般申请期

9月1日至2月28日
(闰年至2月29日)

新生申请期

9月1日至次年7月31日

TTPF 合同

直至2025年7月31日，共计
55,908份申请，资产规模达
13.1亿美元



- 529计划存入资金为税后收入
- 若最终用于符合资格的教育支出，其收益可免税。
- 要求德州居民身份

Who Can Enroll?

Is the child a Texas resident?

Yes

No

Purchaser must be a U.S. resident
18 years of age or older when the
contract is opened.

(parents, aunts, uncles,
grandparents, godparents, friends)



Purchaser must be the parent
and a Texas resident at least 18
years of age or older when the
contract is opened.

谁可以办理申请？

孩子是否为德州居民？

是

购买计划者必须是美国居民，
并在签署合同时年满18周岁或以上。
(如:父母、叔伯、姨妈、祖父母、教父母、
朋友等)

否

购买计划者必须是孩子的父母，
并在签署合同时是德州居民且年满
18周岁或以上。



Plan Sold in Tuition Units

Tuition units represent a fixed amount of undergraduate resident tuition and schoolwide required fees charged at Texas public colleges and universities, excluding medical and dental schools.



- Texas public colleges and universities must accept the tuition units as payment in full for undergraduate resident tuition and schoolwide required fees for the number of hours covered by the units.

Use Transfer Value of Tuition Units at:

- ✓ Medical or dental schools
- ✓ Career schools
- ✓ Registered apprenticeship programs
- ✓ Texas private colleges and universities
- ✓ Out-of-state colleges and universities

• Transfer Value is limited to the lesser of the costs your tuition units would cover at a Texas public college or university, or the amount paid for the tuition units, plus or minus the plan's net earnings or losses on that amount.

计划以“学费单位”形式出售

学费单位是指德州公立学院和大学(不包括医学院和牙科学院)针对本州的本科学生收取的固定金额的学费及必缴费用。



德州公立学院和大学必须接受这些学费单位, 以全额支付本科生住宿费和学费单位所涵盖小时数的全校必缴费用。

学费单位可在以下机构以“转移价值”使用:

- ✓ 医学院或牙科学院
- ✓ 职业培训学校
- ✓ 注册学徒计划
- ✓ 德州私立学院和大学
- ✓ 其他州学院和大学

“转移价值”设有上限, 其具体金额为以下两者中较低的一项:

- 1.您的学费单位在德州公立学院或大学使用时所能覆盖的实际费用总额;
- 2.您当初购买这些学费单位所支付的总金额, 加上或减去该笔资金在计划中产生的累计净投资收益(或净亏损)。

About Tuition Units

Type I

Based on the most expensive Texas public 4-year college or university.

\$165.11/tuition unit*

Type II

Based on the weighted average cost of all Texas public 4-year colleges and universities.

\$115.89/tuition unit*

Type III

Based on the weighted average cost of all Texas 2-year colleges.

\$32.15/tuition unit*

- ✓ A tuition unit is equal to 1% of an academic year or 30-semester credit hours at the Texas public college or university that most closely matches the pricing index for the tuition unit.
- ✓ Purchase up to the dollar equivalent of **600 Type I tuition units**.
- ✓ Any type of tuition unit can be used at any eligible school -- how many units needed will depend on the type of tuition units purchased, the school attended, and the number of credit hours enrolled.

*Tuition unit prices are based on 2025-26 sales period.



关于学费单位

I类

基于德州公立四年制学院或大学中费用最高的标准。
165.11美元/学费单位*

II类

基于所有德州公立四年制学院或大学的加权平均费用。
115.89美元/学费单位*

III类

基于所有德州两年制学院的加权平均费用。
32.15美元/单位*

- ✓ 一学费单位, 等同于其定价指数所对应的德州公立学院或大学一个学年(或30个学期学分)费用的1%。
- ✓ 每个账户购买上限为600个I类学费单位的等值金额。
- ✓ 各类学费单位均可用于任何符合资格的学校——所需单位数量取决于所购单位类型、就读学校以及申请的学分学时。

*该学费单位价格基于2025-26销售期



Examples of Current Tuition Unit Redemption*

University/College	2025-26	Type I	Type II ²	Type III ²
	Tuition & Fees ¹	\$165.11/unit	\$115.89/unit	\$32.15/unit
University of Texas at Dallas (Fixed Tuition Plan)	\$16,511.14	100.00	142.47	513.57
Texas Tech University-Rawl's College of Business Administration	\$12,560.60	76.07	108.38	390.69
Texas State University	\$12,239.40	74.13	105.61	380.70
Tarleton State University-College of Health Sciences-Other Campus	\$11,597.70	70.24	100.08	360.74
Texas Southern University - Engineering	\$9,729.30	58.93	83.95	302.62
Texas A&M University-Central Texas	\$7,031.90	42.59	60.68	218.72
Alamo Colleges	\$3,412.00	20.67	29.44	106.13
Midland College-Lower Division	\$3,180.00	19.26	27.44	98.91
Austin Community College District	\$2,550.00	15.44	22.00	79.32

* Extracts from the 2025-26 [Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption Guide](#) available on the website.

¹ Cost of undergraduate resident tuition and schoolwide required fees for a 30-semester credit hour academic year. Fees such as lab, advisor, or fees related to year or major that are not schoolwide required fees are not covered.

² Number of required tuition units may vary and will depend on whether the school's costs are higher or lower than the weighted average cost in the year of redemption.

当前学费单位赎回价值示例*

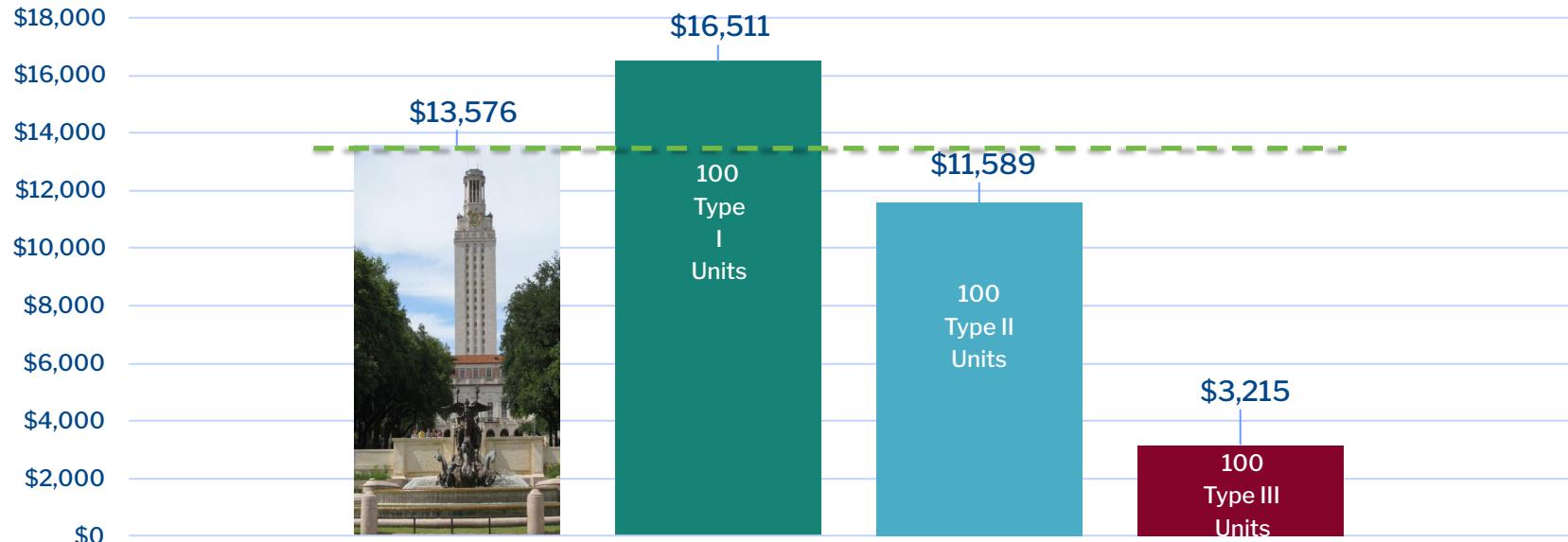
大学/学院	2025-26	I类	II类 ²	III类 ²
	学杂费 ¹	\$165.11/美元/单位	\$115.89/美元/单位	\$32.15/美元/单位
University of Texas at Dallas (Fixed Tuition Plan)	\$16,511.14	100.00	142.47	513.57
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* 源自官网上提供的《2025-26学年学费单位定价表及单位价值赎回指南》。

¹所覆盖的费用为一个学年(30个学期学分)的本州本科学生的学费和全校必缴费用。实验费、导师费或与学年或专业相关的费用等非全校必缴费用不包括在内。

²所需的学费单位数可能会有所不同, 取决于学校的费用是高于还是低于兑换年份的加权平均费用。

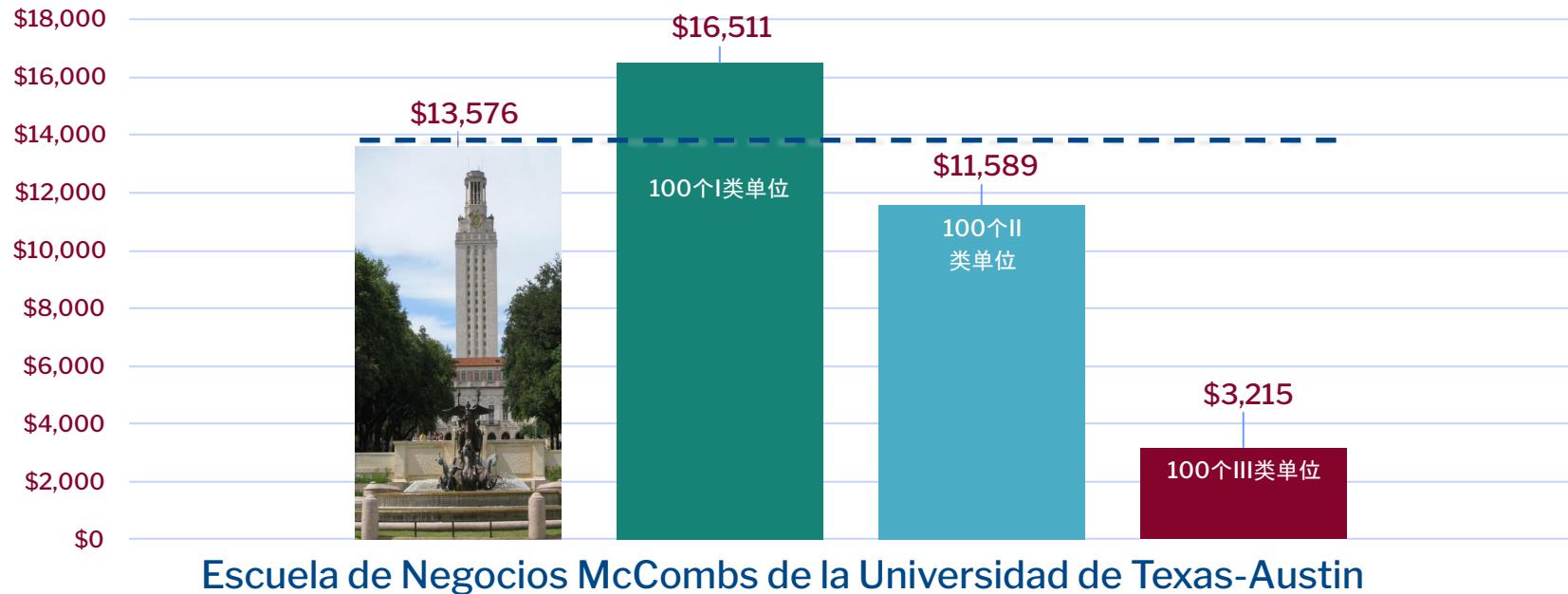
Redemption Value of 100 Tuition Units*



University of Texas - Austin McCombs School of Business

*Based on the 2025-26 costs for undergraduate resident students enrolling in 15 credit hours in both fall and spring.

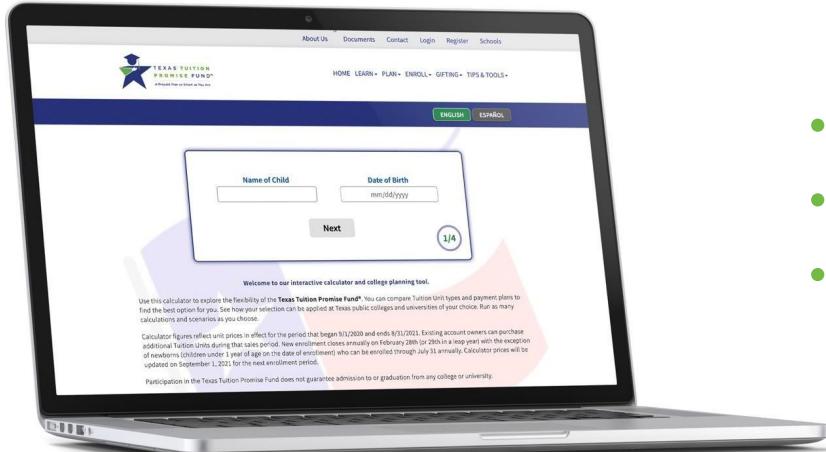
100个学费单位的赎回价值*



**基于2025-26学年本州的本科学生秋季和春季各修 读15学分的费用计算。

Tuition Planning Calculator

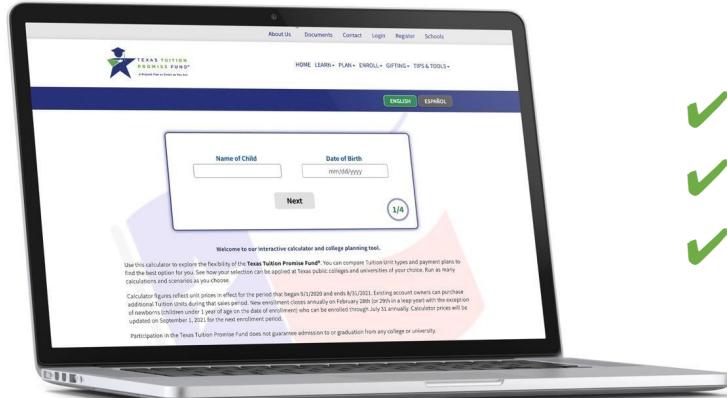
Explore the flexibility of the Texas Tuition Promise Fund by comparing:



- Tuition Unit Types
- Number of Tuition Units
- Payment Plans

学费规划计算器

通过对比以下各项，探索灵活的 Texas Tuition Promise Fund：



- ✓ 学费单位类型
- ✓ 学费单位数量
- ✓ 付款计划

The Power of the Purchaser

Contract Purchaser/Owner

Designate successor
purchaser or name
new purchaser

Change beneficiary to an
eligible family member of
existing beneficiary

Authorize
redemption of
tuition units

Cancel contract for
refund or transfer to
another 529 plan

- ✓ All forms to make changes are available online @ TuitionPromise.org.
 - If student resides out of state before enrollment, then attends a Texas public college or university, any hours paid by the plan will be billed at Texas residency rates.
 - Maximum contribution limit of **\$500,000** for all Texas 529 college savings and prepaid tuition plans combined for the same beneficiary.



购买者的权利

合同购买者/所有人

指定后续购买者或
新购买者

变更受益人为原受益人
符合条件的家庭成员

授权赎回学费单位

取消合同并获得退款, 或
将其转入另一个529计
划

✓ 所有用于办理变更的表格均可在官网 TuitionPromise.org 在线下载。

- 若学生在申请前居住在外州, 但之后就读德州公立学业或大学, 则计划支付的所有学时费用将按德州本州学生学费标准结算。
- 为同一受益人设立的所有德州529大学储蓄计划和预付学费计划供款总额上限为50万美元。



Flexible Payment Options

- Tuition unit prices update on Sept. 1 of each year.
- \$25 non-refundable application fee for all payment options.
- Tuition units must meet a three-year holding period requirement prior to redemption.

No commissions or sales charges.

Lump Sum

Purchase tuition units by making a one-time payment

Installment Plan

Lock in today's tuition unit price for the life of the contract

Pay-As-You-Go

Buy one tuition unit and make additional payments when you choose



灵活的付款方案

- 学费单位价格每年于9月1日更新。
- 所有付款方案均需支付25美元的不可退还申请费。
- 学费单位在购买后必须持有满三年方可赎回。

无佣金或 销售费用。

一次性付款

一次性付款购买学费单元

分期付款计划

在合同有效期内锁定当前学费单元价格

即付即用

购买一个学费单元，并在您选择时支付额外款项

Flexible Payment Options

Lump Sum

Payment Period

- ✓ Pay for all **tuition units** at one time in a single payment

Tuition Unit Purchase

- ✓ Minimum of 25 Type I; or
- ✓ Minimum of 50 Type II or Type III; and
- ✓ Maximum of 600 Type I or the dollar equivalent of Type II or Type III



灵活的付款方案

一次性付款

付款期

- ✓ 一次性支付所有学费单位

购买学费单位

- ✓ 最少购买 25 个 I 类学费单位; 或
- ✓ 最少购买 50 个 II 类或 III 类学费单位; 且
- ✓ 最多购买 600 个 I 类学费单位或等值美元的 II 类或 III 类学费单位



Flexible Payment Options

Installment Plan (Monthly or Annual Payments)

Payment Period

- ✓ 5 years;
- ✓ 10 years; or
- ✓ Number of years until projected high school graduation date

Tuition Unit Purchase

- ✓ Minimum of 25 Type I; or
- ✓ Minimum of 50 Type II or Type III; and
- ✓ Maximum of 600 Type I or the dollar equivalent of Type II or Type III



- Installment plan contract payments include a **6% annual interest** component.
- Installment contract must be **paid in full** prior to redeeming tuition units.

灵活的付款方案

分期付款计划(按月或按年付款)

付款期

- ✓ 5 年;
- ✓ 10 年; 或
- ✓ 至预计高中毕业日期的年数



- 分期付款计划合同付款包括 6% 的年利息。
- 分期付款合同必须在兑换学费单元之前付清。

购买学费单位

- ✓ 最少 25 个 I 类; 或
- ✓ 最少 50 个 II 类或 III 类; 且
- ✓ 最多 600 个 I 类或等值美元的 II 类或 III 类

Flexible Payment Options

Pay-As-You-Go

Establishing a Contract

- ✓ Pay \$25 application fee
- ✓ Purchase at least 1 tuition unit of any type



- Number of tuition units purchased depends on amount paid, type of units purchased and current tuition unit price on the date the payment is received by the plan.

Payment Frequency

- ✓ Make payments at whatever frequency you choose with minimum contribution of \$15

灵活的付款方案

即付即用

签订合同

- ✓ 支付 25 美元申请费
- ✓ 购买至少 1 个任何类型的学费单位

付款频率

- ✓ 按您选择的频率付款, 最低缴费额为 15 美元



- 购买的学费单位数量取决于支付的金额、购买的学费单位类型以及计划收到付款之日的当前学费单位价格。

Three-Year Holding Period

- A beneficiary may not use tuition units earlier than the third anniversary of the date the **tuition unit** was purchased.
- The purchase date is determined by the **first payment due date** for **tuition units** purchased under any payment plan.

First payment due date is May 1st after the end of the general enrollment period.

First payment due date for beneficiaries added during newborn enrollment will be approximately 90 days following enrollment.

- ✓ For subsequent **Pay-As-You-Go plan** tuition unit purchases, the purchase date is the payment receipt date for such purchase.

三年持有期

- 受益人不得在学费单位购买日期三年之前使用学费单位。
- 购买日期由根据任何付款计划购买的学费单位的首次付款到期日决定。

首次付款截止日期为一般申请期
结束后的 5 月 1 日。

新申请期间新增受益人的首次付款截止日
期为入学后约 90 天。

- ✓ 对于随后购买的“即付即用”计划学费单元，购买日期为该购买的付款收据日期。

What if the Child Does NOT Use the Tuition Units?

- Tuition units expire 10 years from the beneficiary's projected high school graduation date.
 - ✓ Any years spent on active duty in U.S. military service are added to the 10-year limit.
 - ✓ The 10-year period to use tuition units begins earlier if the contract assets are used for dual enrollment courses while the beneficiary is still in high school.

Options prior to expiration of the contract:

Change the
Beneficiary

Transfer to
Another 529 Plan

Transfer to
a Roth IRA

Cancel the
Contract

如果孩子没有使用学费单位怎么办？

- 学费单位的有效期为受益人预计高中毕业日期起 10 年。
 - ✓ 在美国军队服现役的任何年限都将计入 10 年期限。
 - ✓ 如果受益人仍就高中，但将合同资产用于双录取课程，则使用学费单位的 10 年期限会提前开始。

合同到期前的选择：

更改受益人

转至另一个 529 计划

转至 Roth IRA

取消合同



Change the Beneficiary

(Prior to expiration of the contract)

The purchaser can change the beneficiary to a different eligible family member of the existing beneficiary who meets the Texas residency requirements.

An eligible member of the family includes a beneficiary's:



- ✓ A spouse
- ✓ A child
- ✓ A brother, sister, stepbrother, or stepsister
- ✓ A niece or nephew
- ✓ An aunt or uncle
- ✓ A son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law
- ✓ The spouse of any individual previously listed
- ✓ Any first cousin

- Each contract can have only one purchaser and one beneficiary at any time.

更改受益人

(合同到期前)

购买者可以将受益人更改为现有受益人的另一位符合德州居住要求的合格家庭成员。

符合条件的家庭成员包括受益人的以下家庭成员



- ✓ 配偶
- ✓ 子女
- ✓ 兄弟、姐妹、同父异母兄弟或同母异父姐妹
- ✓ 外甥(女)或侄子(女)
- ✓ 姨母/姑母/舅母或叔父/伯父/舅父
- ✓ 女婿、儿媳、岳父、岳母、妹夫/姐夫、嫂子/弟媳
- ✓ 上述任何所列人员的配偶
- ✓ 任何堂/表兄弟姐妹

- 每份合同在任何时候只能有一个购买者和一个受益人。

Transfer to Another 529 Plan

(Prior to expiration of the contract)



Transfer the Transfer Value to another 529 plan to pay qualified education expenses including graduate school tuition, books and supplies, and course-specific fees.

- ✓ Transfer Value is limited to the lesser of the costs of the undergraduate resident tuition and schoolwide required fees your tuition units would cover at a Texas public college or university, or the amount paid for the tuition units, plus or minus the plan's net earnings or losses on that amount.

转入另一个 529 计划

(合同到期前)



将转入价值转入另一个 529 计划, 以支付合格的教育费用, 包括研究生学费、书本和用品以及特定课程的费用。

- ✓ “转移价值”设有上限, 其具体金额为以下两者中较低的一项:
 - 1.您的学费单位在德州公立学院或大学使用时所能覆盖的实际费用总额;
 - 2.您当初购买这些学费单位所支付的总金额, 加上或减去该笔资金在计划中产生的累计净投资收益(或净亏损)。

Texas 529 College Savings Plans



A direct-sold plan



An advisor-sold plan

529 plans are tax-advantaged plans.

- Enrollment is open year-round to U.S. citizens or legal residents 18 years or older.
- No age or time restrictions for using assets in the account.
- Earnings are tax free if used for qualified education expenses.

If you work with a financial advisor, ask them about the LoneStar 529 Plan.



德克萨斯州 529 大学储蓄计划



Un plan de venta directa



Un plan vendido por asesor

529 计划是税收优惠计划。

- 年满 18 岁的美国公民或合法居民可全年申请。
- 使用账户中的资产没有年龄或时间限制。
- 如果用于符合条件的教育支出, 收益可免税。

如果您有专业财务顾问, 请向他们咨询 LoneStar 529 计划。

Texas 529 College Savings Plans



A direct-sold plan



An advisor-sold plan

The IRC allows 529 college savings accounts to be used for the following qualified education expenses:

- ✓ Undergraduate tuition and fees
- ✓ Graduate tuition and fees
- ✓ Certain books, equipment, and supplies
- ✓ Certain special-needs services
- ✓ K-12 tuition^{1,2}
- ✓ Room and board¹
- ✓ Repayment of student loan debt¹
- ✓ Registered apprenticeship programs

¹Subject to limits.

²While federal law allows 529 plans to be used for certain elementary or secondary education tuition expenses, state tax consequences vary and may include the recapture of state tax deductions as well as penalties. You should consult with a tax or legal advisor in this regard.



德克萨斯州 529 大学储蓄计划



直销计划



顾问销售计划

IRC 允许 529 大学储蓄账户用于支付以下合格的教育费用：

- ✓ 本科生学杂费
- ✓ 研究生学杂费
- ✓ 特定书籍、设备和用品
- ✓ 特定特殊需求服务
- ✓ K-12 学费^{1,2}
- ✓ 住宿费¹
- ✓ 偿还学生贷款债务¹
- ✓ 注册学徒计划

¹受限制。

²虽然联邦法律允许将 529 计划用于支付某些小学或中学教育学 费, 但各州的税收 规则各不相同, 可能包括收回州税收减免以及 罚款。您应就此咨询税务或法律顾问。

Transfer to a Roth IRA*

(Prior to expiration of the contract)

Visit our FAQ section for more details.

- **15-Year Rule:** The 529 Plan must have existed for at least 15 years.
- **Direct Transfer:** Rollover must be a direct trustee-to-trustee transfer to beneficiary's Roth IRA.
- **Contribution Limits:** Annual rollover amounts are subject to IRA contribution limits (\$7,000 in 2025) and cannot exceed the beneficiary's earned income.
- **Maximum Rollover:** A lifetime maximum of \$35,000 can be rolled over from all 529 plans for the same beneficiary.
- **Income Waiver:** Roth IRA income limits are waived for this type of rollover.

*This information on 529-to-Roth IRA Rollovers is based on a good faith interpretation of the newly-enacted federal legislation. Purchasers should consult with their tax advisor regarding the application of the 529 plan to Roth IRA rollover requirements to their personal situation.

转入 Roth IRA*

(合同到期前)

详情请访问我们的常见问题部分。

- **15 年规则:** 529 计划必须已存在至少 15 年。
- **直接转账:** 必须通过受托人直接转账至受益人的 Roth IRA 账户。
- **供款限额:** 每年转入罗斯 IRA 的金额受该年度 IRA 供款上限限制(2025 年为 7,000 美元), 且不得超过受益人当年的劳动所得收入。
- **最高滚存额:** 同一受益人从名下所有 529 计划中转至罗斯 IRA 的终身累计总额不得超过 35,000 美元。
- **收入豁免:** 此类转账不受常规 Roth IRA 收入限制。

以上关于 529 计划转至 Roth IRA 的解读, 是基于对新颁布的联邦法律的善意解释。在进行相关操作前, 购买者应咨询其税务顾问, 结合个人具体情况确认 529 计划到罗斯 IRA 转账的适用条件。

Cancel the Contract

(Prior to expiration of the contract)

Cancel at any time to receive either the:

- ✓ **Refund Value (units have met the 3-year holding period):** Equal to the price paid for unused tuition units, plus or minus adjusted net earnings or losses on that amount. Earnings rate set annually by the board at a rate up to 2% less than the actual net earnings of the plan portfolio, capped at 5%, but not less than **Reduced Refund Value**.
- ✓ **Reduced Refund Value (units have not matured):** Equal to the price paid for unused tuition units or the price paid for unused tuition units, less net losses on that amount. This means **Reduced Refund Value** will not include any positive earnings and can be less than the purchase price if there have been periods of negative returns in the market.

取消合同

(合同到期前)

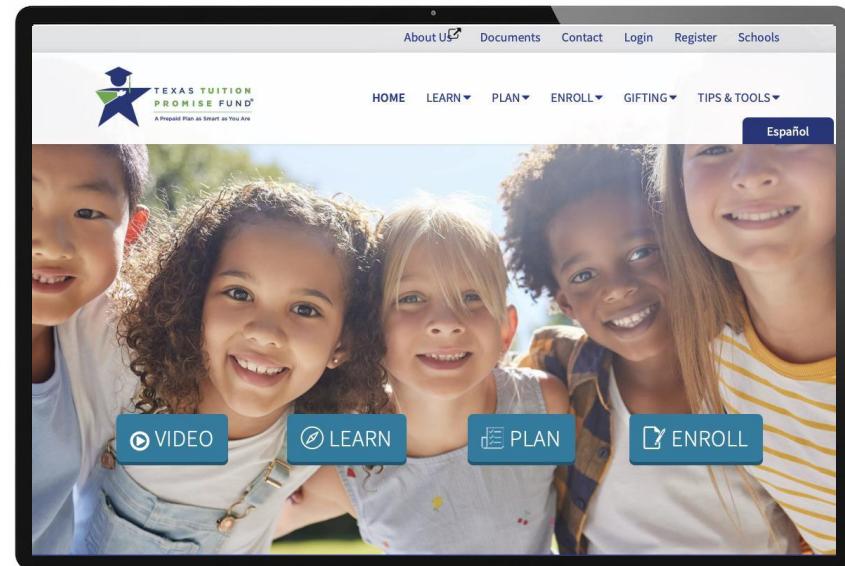
随时取消合同，并获得以下任一收益：

- ✓ "退款价值(适用于已持有满3年的学费单元)：金额等于未使用学费单元支付的价格，加上或减去根据该金额调整后的净收益或净亏损。收益率由董事会每年设定，最高比计划投资组合的实际净收益率低2%，不超过5%，但同时保证不低于下述的“扣减退款价值”。
- ✓ 扣减退款价值(适用于未持有满3年的学费单元)：金额等于未使用学费单元的原购买价款，或等于该价款减去相应的净亏损。这意味着：扣减退款价值不包含任何正收益，且如果市场曾出现负回报，退款金额可能低于购买价格。

It's Easy to Enroll in the Plan

TuitionPromise.org

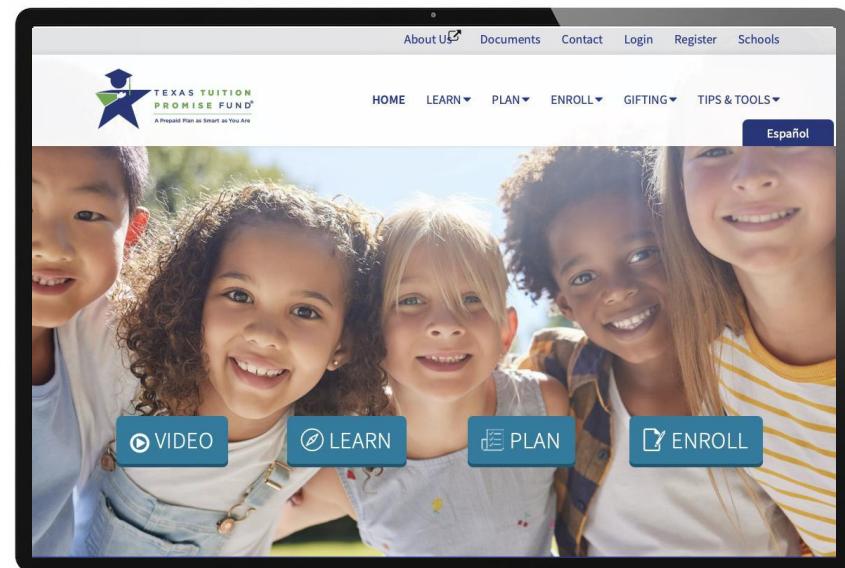
- Enroll online; or
- Download or request an enrollment kit online under “Documents” on the home page; or
- Call **800-445-GRAD (4723)**, and select option 5, for assistance.



申请计划非常简单

TuitionPromise.org

- ✓ 在线申请;或
- ✓ 在主页上的“文件”栏下在线下载或
获取注册资料包;或
- ✓ 致电 800-445-GRAD (4723), 按
5, 获取帮助。



Texas Match the Promise Foundation

MatchThePromise.org

The Texas Match the Promise FoundationSM is a 501(c)(3) nonprofit public charity funded by donations from generous Texans that awards matching scholarships to eligible beneficiaries of the Texas Tuition Promise Fund.



TuitionPromise.org

Texas Match the Promise基金会

MatchThePromise.org

Texas Match the PromiseSM 基金会是一家501(c)(3)非营利性公益慈善机构，资金由慷慨的德克萨斯州民众捐赠资助，旨在为“德克萨斯州学费承诺基金”的合格受益人提供配套奖学金。



Texas Match the Promise Foundation

Eligibility Requirements*

- Beneficiary of TTPF contract
- Texas student in grades 3 through 9
- Family income of \$120,000 or less
- Texas resident and dependent of Texas resident

Program Requirements*

- Student must submit a 200-300 word essay about a career that interests him or her with the application.
- Purchaser must make a minimum contribution of \$50 to the student's TTPF contract during the current sales period (Sept. 1 through Aug. 31).



Texas Match the Promise基金会

资格要求*

- TTPF 合同的受益人
- 家庭收入不超过 120,000 美元

- 德克萨斯州 3 至 9 年级学生
- 德克萨斯州居民并受抚养人与德克萨斯州居民



项目要求*

- 学生必须随申请表提交一篇 200-300 字的文章, 介绍自己感兴趣的职业。
- 购买者必须在当前销售期内(9 月 1 日至 8 月 31 日)为学生的 TTPF 合同提供至少 50 美元的捐款。

*申请资格和项目要求每年都会有所变动。

Texas Match the Promise Foundation

Matching Scholarships*

With a Matching Scholarship, up to \$500 of tuition units purchased by the contract owner during the current sales period are matched with the same type of tuition units.

- Recipients with a family income of \$75,000 or less receive a four-to-one match worth up to \$2,000 in tuition units.
- All other recipients receive a two-to-one match worth up to \$1,000 in tuition units.
- Use an existing TTPF contract or establish a new TTPF contract between Sept. 1 and Dec. 31.

Apply Sept. 1
through Dec. 31.



MATCH
THE PROMISE
FOUNDATION®

TuitionPromise.org

*Matching and Promise Scholarship amounts are subject to change each year.



Texas Match the Promise基金会

配对奖学金*

通过配对奖学金, 合同所有人在当前销售期内购买的学费单元(最高500美元)可匹配并获得等类型学费单元。

- 家庭收入在 75,000 美元或以下的受助人可获得价值高达 2,000 美元学费单位的四对一配对。
- 其他所有受助人可获得二比一的配对, 最高价值为 1,000 美元的学费单元。
- 使用现有的 TTPF 合同或在 9 月 1 日至 12 月 31 日期间签订新的 TTPF 合同。

申请时间:9月
1日至12月31
日。



*配对奖学金和承诺奖学金金额每年可能会有变动。

Texas Match the Promise Foundation

Promise Scholarships*

A Promise Scholarship is a one-time grant of tuition units worth \$3,000 at today's prices awarded to the top 12 applicants with the highest scores.

- This scholarship does not have a matching component, although the minimum contribution limit requirement of \$50 still applies.

Apply Sept. 1
through Dec. 31.



*Matching and Promise Scholarship amounts are subject to change each year.



Texas Match the Promise基金会

承诺奖学金*

承诺奖学金是一次性授予的学费单元补助，按当前价格计算价值3,000美元，将授予分数最高的12名申请人。

- 该奖学金没有配对部分，但仍需满足至少50美元的最低供款额度要求。

申请时间:9月1日至12月31日。

*配对奖学金和承诺奖学金的金额每年可能会有变动。



Contact Information



Download the presentation slides: TuitionPromise.org/events

Email

TuitionPromise@cpa.texas.gov

Customer Service Phone#

800-445-GRAD (4723), Option 5



TEXAS TUITION
PROMISE FUND[®]
A Prepaid Plan as Smart as You Are

TuitionPromise.org



MATCH
THE PROMISE
FOUNDATION[®]

MatchThePromise.org



IMAGINE THE POSSIBILITIES

TexasCollegeSavings.com



联系信息



下载演示幻灯片: TuitionPromise.org/events

电子邮件

TuitionPromise@cpa.texas.gov



TEXAS TUITION
PROMISE FUND[®]
A Prepaid Plan as Smart as You Are

TuitionPromise.org

客户服务电话#

800-445-GRAD (4723)
按5



MatchThePromise.org



TexasCollegeSavings.com





Use the Q&A Button

使用“问答”按钮



Interpretation Button
口译按钮



Break Discussion:

Discuss what additional questions you have about a **529 College Savings Account** or the **Texas Tuition Promise Fund** specifically.

10:00



Attendance

休息时间讨论：

请讨论您对529大学储蓄账户或德克萨斯州学费保障基金还有哪些其他疑问。



Interpretation Button
口译按钮

T3 Series

**Fostering
Statewide
Community
Connections**



**促进全州范围
内的社区联系**

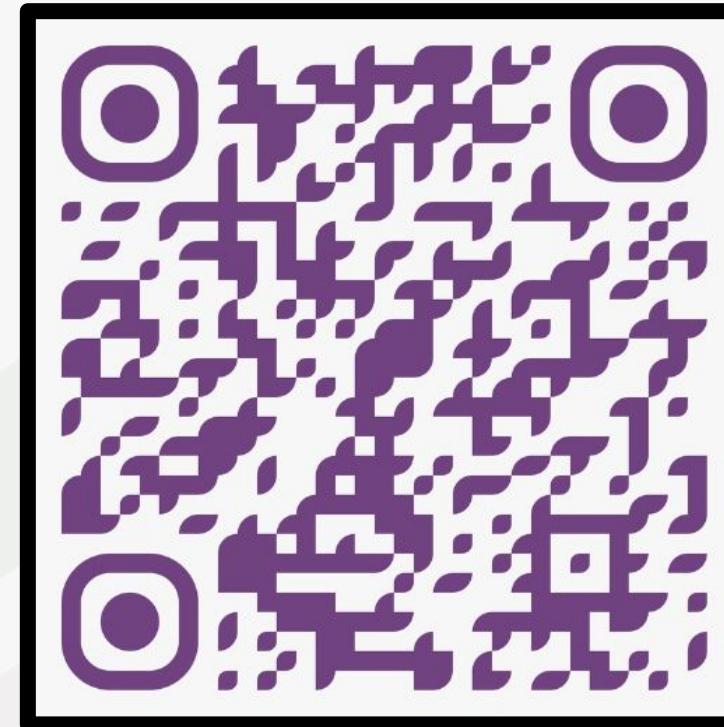


Interpretation Button
口译按钮



Attendance

出席情况



Interpretation Button
口译按钮

T3 Series

**Andrea Panter
Josh Garcia**

My Texas Future



**Andrea Panter
Josh Garcia**

我的德州未来



Interpretation Button
口译按钮

MY TEXAS FUTURE: COLLEGE AND CAREER PLANNING REIMAGINED

我的德州未来：
大学与职业规划新视角

MY TX FUTURE

Welcome

Bienvenidos



Lauren Discher
Senior Network
Coordinator
专业学习与互动部主任



Josh Garcia
Implementation
Coordinator
项目协调专员

Agenda

会议议程

Welcome & Introductions

My Texas Future

- Interests Quiz and Skills Quiz
- Career Explorer and Program Explorer
- College & Career Action Plans
- Direct Admissions
- Financial Aid

Resources Q&A

欢迎与介绍

我的德州未来

- 兴趣测试与技能测试
- 职业探索与项目探索
- 大学与职业行动计划
- 直录计划
- 财政援助资源

问答

MY TEXAS FUTURE

A College & Career Planning
Resource

我的德州未来

大学与职业规划资源



Interpretation Button
口译按钮

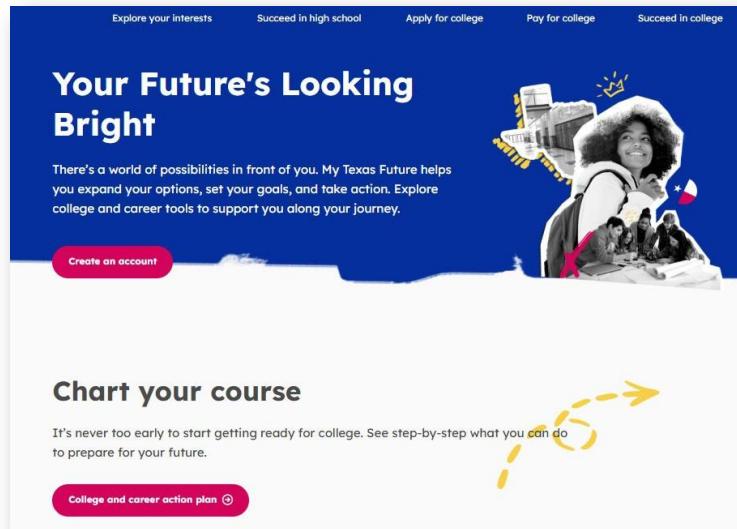


At its core, My Texas Future gives users these opportunities:

- Explore interests and regional, in-demand careers
- Identify programs that lead to careers of interest
- Access step-by-step college and career action plans
- Research college and careers at an early age

- 探索个人兴趣与地区热门职业
- 确定可从事感兴趣职业的课程
- 获取分步的大学和职业行动计划
- 提早开展大学与职业调研

我的德州未来的核心是 为用户提供以下机会：



The screenshot shows the homepage of the My Texas Future website. The top navigation bar includes links for 'Explore your interests', 'Succeed in high school', 'Apply for college', 'Pay for college', and 'Succeed in college'. The main headline 'Your Future's Looking Bright' is displayed in large, bold, white text on a dark blue background. Below the headline, a subtext reads: 'There's a world of possibilities in front of you. My Texas Future helps you expand your options, set your goals, and take action. Explore college and career tools to support you along your journey.' A 'Create an account' button is located below this text. To the right, there is a photograph of a smiling person wearing a graduation cap and a backpack, standing next to a building. Below the image, the text 'Chart your course' is displayed, followed by the subtext: 'It's never too early to start getting ready for college. See step-by-step what you can do to prepare for your future.' A 'College and career action plan' button is located at the bottom of this section. A yellow dashed arrow graphic points from the bottom right towards the 'Chart your course' text.

Who Is My Texas Future for?

我的德州未来适合哪些人？

MY TX FUTURE

Plan for school

Pay for school

Navigate your career

Welcome, Daniela

Let's get started creating your profile

I'm a... *



Middle or high school student
(6th-12th grade)



College student or adult
(No longer in high school)

Get started

Differences Between My Texas Future Audience Experiences

我的德州未来受众体验的差异

Middle & High School Learners

- College & Career Action Plans
 - Focused on grade-level readiness
- Direct Admissions (**12th grade only**)
- Audience-specific articles

Adult Learners

- College & Career Action Plans
 - Focused on advancing or changing careers
- Texas Transfer Framework
- Audience-specific articles

初高中学生

- 大学与职业行动计划
 - 专注于各年级学业准备
- 特定受众文章

成人学习者

- 大学与职业行动计划
 - (专注于职业晋升或转型)
- 德州学分转换
- 特定受众文章

Key Features

- **Careers**

- Interests & Skills Quizzes
- Career Explorer (Search Tool)

- **College Majors**

- Program Explorer (Search Tool)

- **College & Career Action Plans**

- **Direct Admissions**

主要功能

- **职业**

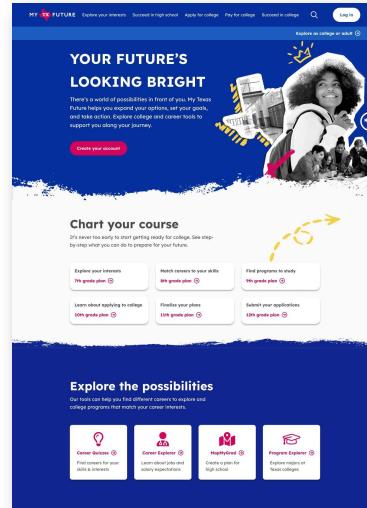
- 兴趣与技能测验
- 职业探索(搜索工具)

- **大学专业**

- 课程资源探索(搜索工具)

- **大学与职业行动计划**

- **直接录取**



Quizzes to Explore: Interests + Skills

探索测验：兴趣+技能

The screenshot shows the 'Interests and skills' quiz on the MY TX FUTURE website. The top navigation bar includes links for 'Explore your interests', 'Succeed in high school', 'Apply for college', 'Pay for college', and 'Succeed in college'. A 'Log In' button is also present. The main content area is titled 'What interests you?' and asks users to select activities that interest them. Below this, there are six activity cards with icons and descriptions:

- Building a piece of furniture
- Developing a new medicine
- Writing for a magazine
- Helping others through hard times
- Managing people in a large company
- Installing software on a network

At the bottom of the page are 'Next' and 'Previous' buttons.

The screenshot shows the 'Science and healthcare' quiz on the MY TX FUTURE website. The top navigation bar is identical to the first screenshot. The main content area is titled 'Science and healthcare' and asks users to select their level of understanding for various topics. Below this, there are eight topic sections with icons and descriptions:

- Biology**: How much do you know about plants and animals? (options: Beginner, Basic, Skilled, Advanced)
- Physical activity**: How good are you at activities that involve moving your body (sports, dancing, doing gymnastics, working out, etc.)? (options: Beginner, Basic, Skilled, Advanced)
- Chemistry**: How much do you know about chemistry? (options: Beginner, Basic, Skilled, Advanced)
- Healthcare**: How much do you know about preventing or treating illnesses and injuries? (options: Beginner, Basic, Skilled, Advanced)
- Psychology**: How much do you know about how the human mind works? (options: Beginner, Basic, Skilled, Advanced)
- Science**: How good are you at using science to solve problems? (options: Beginner, Basic, Skilled, Advanced)
- Mental Health**: How much do you know about mental health counseling or therapy? (options: Beginner, Basic, Skilled, Advanced)

At the bottom of the page are 'Next' and 'Previous' buttons.

LIVE DEMO OF THE CAREER EXPLORER AND PROGRAM EXPLORER

职业探索和课程资源探索的
现场演示



Interpretation Button
口译按钮

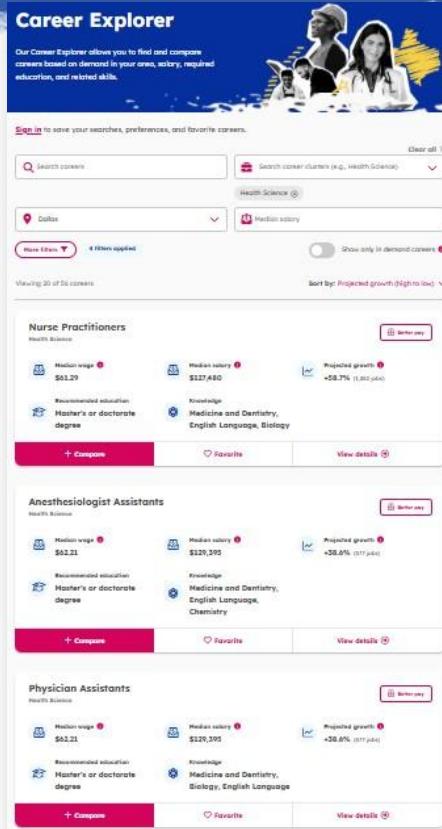


The Career Explorer lets users search 1,000+ job titles.

职业探索可让^{用户}搜索1,000 多个职位名称

- Search for roles by career name, career cluster, salary range and more.
- Results are prioritized by projected growth.
- Salary and growth projections are shown for the whole state by default.

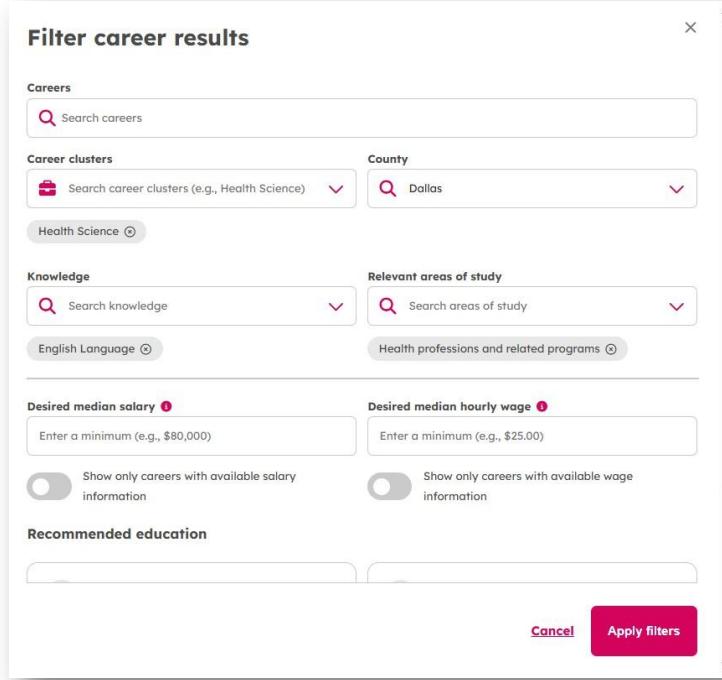
- 可按职业名称、职业分类、薪资范围等搜索职位。
- 搜索结果将按职位预计增长需求进行优先级排序。
- 默认显示该职位在全德州范围的薪酬水平与增长预测数据。



The screenshot displays the 'Career Explorer' interface. At the top, there is a search bar with placeholder text 'Search careers' and a dropdown menu for 'Search career clusters (e.g., Health Science)'. Below the search bar, there are dropdown menus for 'Location' (set to 'Dallas') and 'Median salary'. A 'More filters' button and a '4 filters applied' link are also present. A 'Show only in demand careers' checkbox is checked. The results are sorted by 'Projected growth (high to low)'. The first three results are for 'Nurse Practitioners', 'Anesthesiologist Assistants', and 'Physician Assistants', each showing median wage, median salary, recommended education, knowledge requirements, and projected growth. Buttons for '+ Compare', 'Favorites', and 'View details' are available for each result.

Additional filters can surface options to match skills and interests.

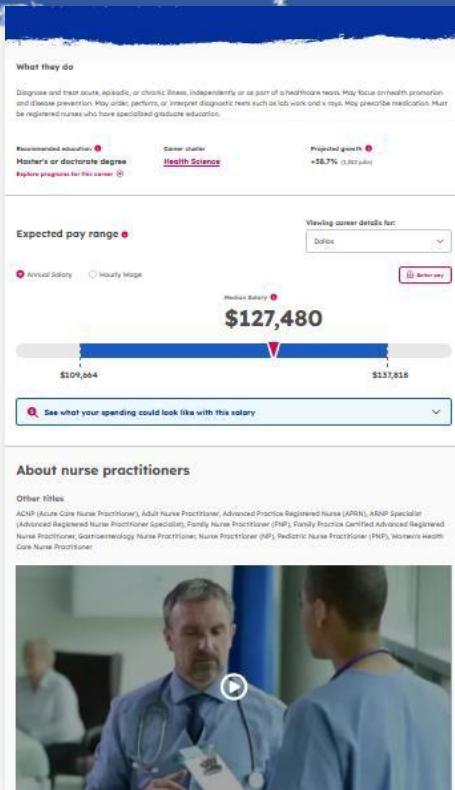
附加筛选器可以显示与技能和兴趣相匹配的选项。



- The "Knowledge" filter helps find careers that align with subject-area strengths.
- The "Relevant areas of study" filter will show careers matching different types of college programs.
- 知识筛选器有助于找到与学科领域优势相匹配的职业。
- 相关学习领域筛选器将显示与不同类型的大大学课程相匹配的职业。

Career Details include a wealth of information about each role.

职业详情包括每个职位的海量信息。



- Provides an overview of the role, including expected pay, tasks, and skills, related endorsements
- Can show salary and growth for each county
- The "Cost of Living" breakdown estimates how much you could put toward different spending categories with the salary shown

- 提供该职位的概述, 包括预期薪酬、任务和技能、相关背书
- 可以显示每个县的薪酬和增长情况
- 生活费用细目可以估算出根据显示的薪酬, 您可以为不同的支出类别花费多少钱

The Career Explorer also lets you compare multiple careers side by side.

职业探索还可让您并列比较多个职业。

Compare careers

Viewing career details for Dallas

Download PDF

Nurse Practitioners

Respiratory Therapists

Psychiatric Technicians

Hourly wage

\$127,480

Annual salary

\$109,664-\$137,818

Projected growth

+58.7% (1,352 jobs)

Recommended education level

Master's or doctorate degree

Top 3 skills

Medicine and Dentistry, English Language, Biology, Psychology, Customer and Personal Service, Therapy and Counseling, Education and Training, Sociology and Anthropology, Mathematics, Chemistry

Customer and Personal Service, Medicine and Dentistry, English Language, Education and Training, Psychology, Biology, Computers and Electronics, Chemistry, Mathematics, Therapy and Counseling

Psychology, English Language, Therapy and Counseling, Customer and Personal Service, Medicine and Dentistry, Education and Training, Public Safety and Security, Law and Government, Computers and Electronics, Sociology and Anthropology

- Compares up to three careers at a time
- Highlights salary and projected growth
- Shows recommended education level and top skills
- Students can view career details or favorite careers they want to revisit

- 一次最多可比较三种职业
- 突出显示薪资和预计增长情况
- 显示推荐的教育水平和主要技能
- 学生可以查看职业详情或他们想重新访问的最喜欢的职业

View details about the career

查看职业详情

Robotics Engineers

Career Cluster
Science, Technology, Engineering, and Mathematics

Focuses on laboratory services, testing, and research. In this field, you will plan, manage, and conduct scientific research.

[Learn more about this cluster](#)

At a glance

Recommended education	Bachelor's Degree
Projected growth	+15% (461 jobs)

Robotics Engineers
Science, Technology, Engineering, and Mathematics

Median wage [\\$61.94](#)

Median salary [\\$128,835](#)

Projected growth [+15% \(461 jobs\)](#)

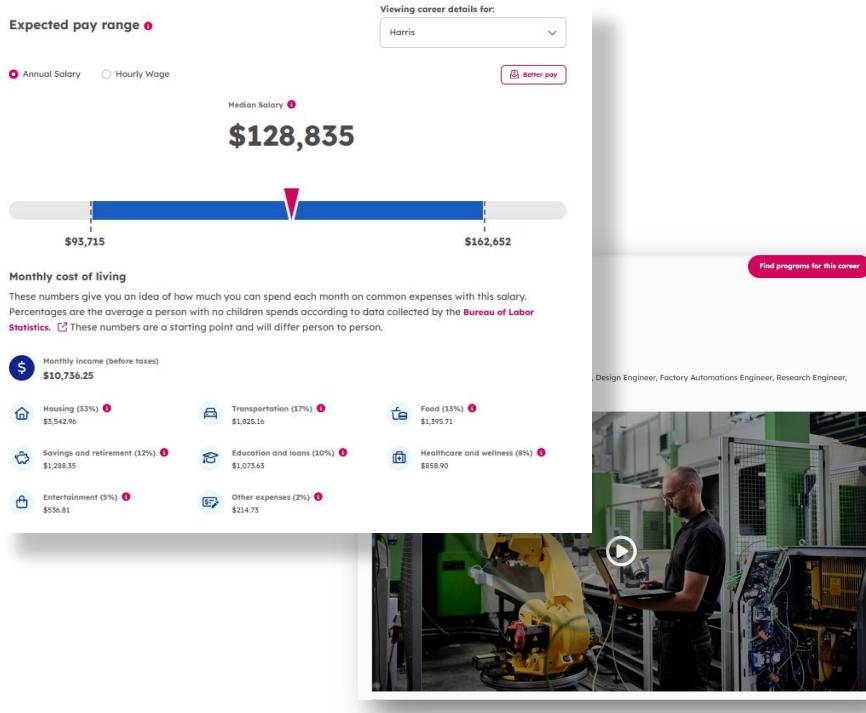
Recommended education [Bachelor's Degree](#)

Knowledge [Engineering and Technology, Design, Computers and Electronics](#)

[+ Compare](#) [Favorite](#) [View details](#)

View Details About Each Career!

查看每个职业的详细信息！



Details on:

- Salary information
- Monthly cost of living
- Links to videos and helpful websites
- Level of education needed for the career
- Endorsement suggestions

详细信息：

- 薪资信息
- 每月生活费用
- 视频和实用网站链接
- 该职业所需教育水平
- 认可资质推荐

EXPLORE COLLEGE PROGRAMS

With the Program Explorer

使用课程资源探索

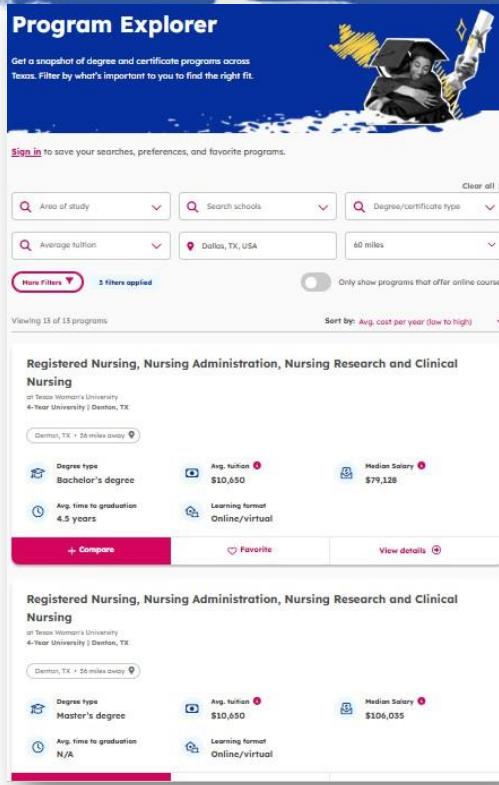
探索大学课程



Interpretation Button
口译按钮



The Program Explorer helps students find programs at 140+ IHEs.



The screenshot shows the Program Explorer interface. At the top, there are search filters for 'Area of study', 'Search schools', and 'Degree/certificate type'. Below these are filters for 'Average tuition' (\$10,650) and 'Location' (Dallas, TX, USA, 60 miles). A 'More Filters' button is shown with '3 filters applied'. The results are sorted by 'Avg. cost per year (low to high)'. The first result is 'Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing' at Texas Woman's University, 4-Year University, in Denton, TX. It shows tuition of \$10,650 and a median salary of \$79,128. The second result is identical, also for Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing at Texas Woman's University, 4-Year University, in Denton, TX, with tuition of \$10,650 and a median salary of \$106,035.

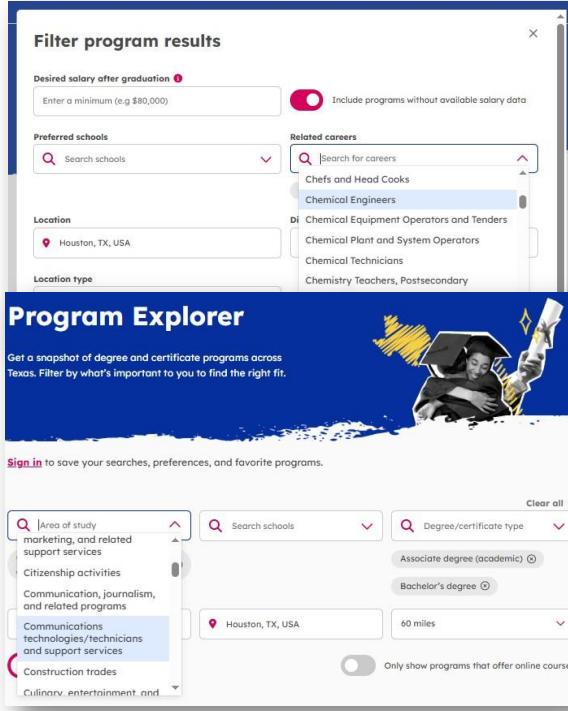
课程资源探索可帮助学生 查找 140 多所IHE的课程。

- Programs are subject areas that include majors
- Search by area of study, location, degree type, and more
- Organized by cost per year

- 课程是包括专业在内的学科领域
- 根据学习领域、地点、学位类型等进行搜索
- 根据每年费用进行整理

Additional filters make results easier to sift through.

附加筛选器使结果更易于筛选。



The screenshot shows the 'Program Explorer' interface. At the top, there is a 'Filter program results' sidebar with fields for 'Desired salary after graduation' (minimum \$80,000), 'Preferred schools' (Search schools), 'Location' (Houston, TX, USA), and 'Location type'. To the right of this is a 'Related careers' sidebar with a search bar and a list of careers: Chefs and Head Cooks, Chemical Engineers, Chemical Equipment Operators and Tenders, Chemical Plant and System Operators, Chemical Technicians, and Chemistry Teachers, Postsecondary. Below these is the main 'Program Explorer' section, which includes a 'Program Explorer' heading, a sub-headline 'Get a snapshot of degree and certificate programs across Texas. Filter by what's important to you to find the right fit.', a 'Sign in' button, and a search bar with dropdowns for 'Area of study' (marketing, and related support services, Citizenship activities, Communication, journalism, and related programs, Communications technologies/technicians and support services, Construction trades, Culinary, entertainment, and...), 'Search schools', 'Degree/certificate type' (Associate degree (academic), Bachelor's degree), and a 'Clear all' button. At the bottom, there are location and radius filters ('Houston, TX, USA', '60 miles') and a checkbox for 'Only show programs that offer online courses'.

- The "Related Careers" filter helps find more specific program matches.
- Considering other specialties in a field? Use the "Areas of study" filter.
- You can also find related programs directly from a career details page.

- 相关职业筛选器有助于找到更具体的匹配课程。
- 考虑某一领域的其他专业？使用研究领域筛选器。
- 您还可以直接从职业详情页面查找相关课程。

Program Details show more about the school, majors, and career outcomes.

课程详情显示有关学校、专业和职业成果的更多信息。

The screenshot shows a college program detail page for Computer and Information Sciences at Hesston Community College. The page includes sections for 'About this school' (graduation rate 25.6%, total enrollment 39,654, average tuition \$2,529 per year), 'About this program' (a general program focusing on computing, computer science, and information systems), 'Majors within this program' (Computer and Information Sciences, General Associate degree (aspirational), Computer and Information Sciences, Bachelor's degree (aspirational), Information Technology (Concentrated skills desired)), and 'Starting salary expectations' (no data available). The page also features a 'Related careers' section for Computer and Information Systems Managers, listing median wage (\$71.23), median salary (\$34,835), and projected growth (+34.8% (14,617 jobs)).

- Statistics about the school are school-wide at the undergrad level.
- "Calculate your cost per year" can help students estimate their tuition and fees based on their circumstances.
- Salary expectations for students in the program are program and degree-level specific.

- 有关学校的统计数字源自于全校本科生的数据。
- 计算每年费用可帮助学生根据自身情况估算学杂费。
- 该专业学生的薪资预期取决于专业和学位水平。

COLLEGE & CAREER ACTION PLANS

大学和职业行动计划



Interpretation Button
口译按钮



College and Career Action Plans Are Available for Each Grade Level!

- Step-by-step instructions – like a checklist for each grade
- Mix of articles, tasks, and exploratory activities like we've walked you through

- 分步骤的指导--就像每个年级的核对表
- 混合了文章、任务和探索活动,正如我们已带您体验的那样

每个年级都有大学和职业行动计划 !

What is your current grade level?

Select your grade level to see the college and career action plan tasks that will help set you up for success in the future.

7th grade

Learn which careers match your interests and how to set yourself up for success in high school.

[Learn more](#) 

8th grade

Explore careers that match your skills and get involved in activities at your school and in your community.

[Learn more](#) 

9th grade

Find programs and majors that match your career goals and learn about paying for college.

[Learn more](#) 

10th grade

Learn about the college application process and continue to build your resume.

[Learn more](#) 

11th grade

Understand college and military programs and finalize the list of schools you want to apply to.

[Learn more](#) 

12th grade

Submit your college applications and create a plan for how you will pay for college.

[Learn more](#) 

College and Career Action Plans

7th grade

Learn which careers match your interests and how to set yourself up for success in high school. [Add to favorites](#)

Fall

Fall is the perfect time to discover how your interests relate to a career. Getting involved in activities and clubs at school can help you explore those interests further.

Discover your interests

1 Take a quiz to help you find out what interests you and how those interests relate to a career cluster. [Take the Interests quiz](#)

Get involved

2 Build skills in and outside the classroom by participating in activities and clubs. [Learn about extracurriculars](#)



Planes de Acciones Universitarios y Profesionales

Spring

In the spring, start tracking your activities and accomplishments by building your resume. Your counselor can help you build a plan and find classes that fit your interests to set you up for success in the future.

Discover new careers

1 Use online tools to learn about different careers. Talk to your friends and family about what jobs they have. [Play the MiddleGalaxy Career game](#)



Build your resume

2 Create a profile, keep it updated with activities and extracurriculars. Track your accomplishments over time. [Update your profile](#)



Meet with your counselor

3 Ask your counselor about earning college credit in middle school. [Discover how to earn college credit](#)



DIRECT ADMISSIONS

直接录取

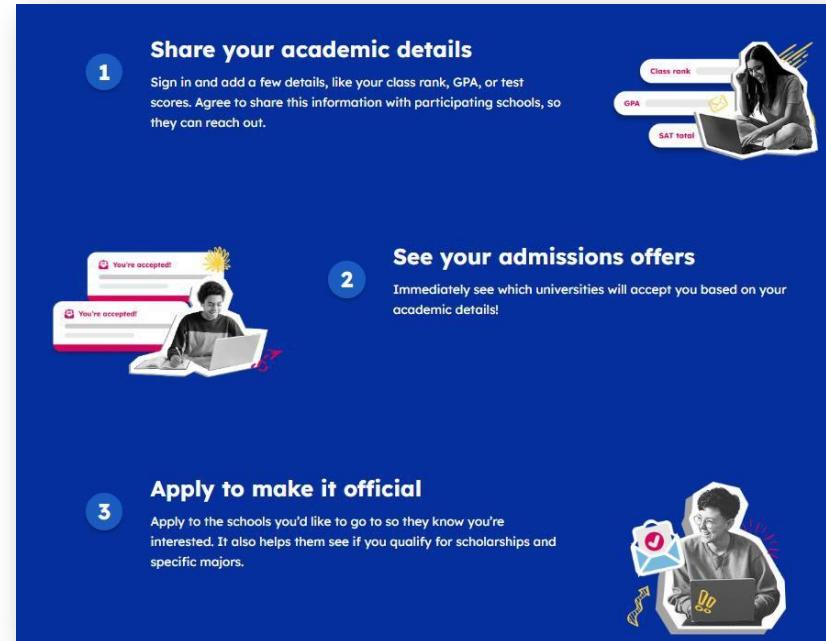


Interpretation Button
口译按钮



Direct Admissions Allows Seniors to See Admissions Offers in Just a Few Steps.

- Based on self-reported academic information
- Must opt in to share their information with participating schools
- Must submit an application to complete the process



直接录取让高三学生只需几步就能看到 录取通知书。

- 基于自我报告的学业信息
- 必须选择与参与学校共享信息
- 必须提交申请才能完成此过程

Share your academic details
1 Sign in and add a few details, like your class rank, GPA, or test scores. Agree to share this information with participating schools, so they can reach out.

See your admissions offers
2 Immediately see which universities will accept you based on your academic details!

Apply to make it official
3 Apply to the schools you'd like to go to so they know you're interested. It also helps them see if you qualify for scholarships and specific majors.

Academic Information for Families

- Academic information may be accessible to the student through a portal.
 - Check with your advisor
- Class rank – Where a student ranks academically among their peers
- **Test scores** – SAT, ACT, TSIA2
- **GPA** – Grade point average
- **Graduation plan**
 - Foundation High School Program
 - Foundation Program with an Endorsement
 - Distinguished Level of Achievement



学生家庭的学业背景

- 学生可通过门户网站获取学术信息。
 - 请咨询您的顾问
- 班级排名 - 学生在同学中的学术排名
- 考试成绩 - SAT、ACT、TSIA2
- **GPA - 平均成绩**
- **毕业计划**
 - 预科高中课程
 - 认可的预科课程
 - 杰出成就水平



After Opting in, Students See a List of Admissions Offers.

- Some details about the IHE are provided.
- Students must **submit an application and supporting documents** (transcripts and score reports) to receive an official offer.
- Admission offers are reflective of admission to an institution, not to any specific major.

The image displays two screenshots of the My TX Future website. The left screenshot shows a list of admission offers for the user, including:

- Anglo State University**: Total enrollment 15,244, Graduation rate 48.1%.
- East Texas A&M University**: Total enrollment 16,794, Graduation rate 53.2%.
- Lamar University**: Total enrollment 31,258, Graduation rate 41.4%.
- Midwestern State University**: Total enrollment 8,422, Graduation rate 48.4%.
- Prairie View A&M University**: Total enrollment 8,196, Graduation rate 45.8%.
- Ramsey State University**: Total enrollment 23,191, Graduation rate 43.8%.

The right screenshot shows a congratulatory message for acceptance at **East Texas A&M University**, dated **Aug 16, 2019**, with a link to "View one acceptance". It also includes sections for "About this school" and "See what you can study at this school".

选择加入后，学生可查看录取意向列表。

- 列表中会提供IHE的一些信息。
- 学生须提交申请及辅助材料(成绩单与分数报告)以获取正式录取。
- 录取意向仅代表获得该校入学资格，不涉及具体专业录取。

The image displays two screenshots of the My TX Future website. The left screenshot shows a list of universities where the user has applied, with each entry showing enrollment numbers and graduation rates. The right screenshot shows a detailed acceptance offer from East Texas A&M University, including a congratulatory message, application status, and a link to view more offers.

Left Screenshot (Offers List):

- Angelo State University:
 - Total enrollment: 13,344
 - Graduation rate: 48.1%
- East Texas A&M University:
 - Total enrollment: 13,754
 - Graduation rate: 51.2%
- Lamar University:
 - Total enrollment: 14,254
 - Graduation rate: 41.4%
- Midwestern State University:
 - Total enrollment: 9,422
 - Graduation rate: 44.4%
- Prairie View A&M University:
 - Total enrollment: 8,796
 - Graduation rate: 43.8%
- Ramseyer State University:
 - Total enrollment: 23,991
 - Graduation rate: 43.8%

Right Screenshot (Acceptance Details):

Congrats! You've been accepted!

Do you want to go here?
Apply to this school to see how your file looks and to find out if you qualify for scholarships.

Aug 10, 2018 [View more offers](#)

Make sure to send your official transcripts and test scores with your application. The school will use these documents to confirm the information you gave when you applied. After you apply, you'll receive an acceptance letter.

The school you selected is the same profile that matches with your application to help you get started.

About this school

Average graduation rate: 41.8 years

Graduation rate: 51.2%

Graduation rate: 44.4%

Graduation rate: 43.8%

Graduation rate: 43.8%

Want more information about this school? Learn more at [College Board's RightSite](#) or [Explore the school's website](#).

See what you can study at this school

Use My TX Future's Program Explorer to see different programs, plus what majors they include.

Contact us

Our date

Help

Resources

Term of Service

Privacy & Security

Texas Higher Education Coordinating Board

Texas Workforce Commission

Texas Education Agency

Compare College Costs

比较大学费用

Compare financial factors among Texas schools:

- Public v. Private
- In state v. Out of state
- In district v. Out of district
- Room and board
- Travel
- Text books

The screenshot shows a comparison of college costs for two Texas schools. The top section is for Alamo Community College - Northeast Lakeview College (Austin, TX) and the bottom section is for Northwest Vista College (San Antonio, TX). Both sections provide tuition and basic living expenses for in-district, out-of-district, and out-of-state students.

Category	In-district	Out-of-district	Out-of-state
Tuition	\$3,412	\$5,542	\$9,152
Basic living expenses	\$14,252	\$21,104	\$30,410
Books & supplies	\$500	\$500	\$500
Other costs	\$2,802	\$2,802	\$2,802
Total cost of attendance	\$20,870	\$29,000	\$30,410

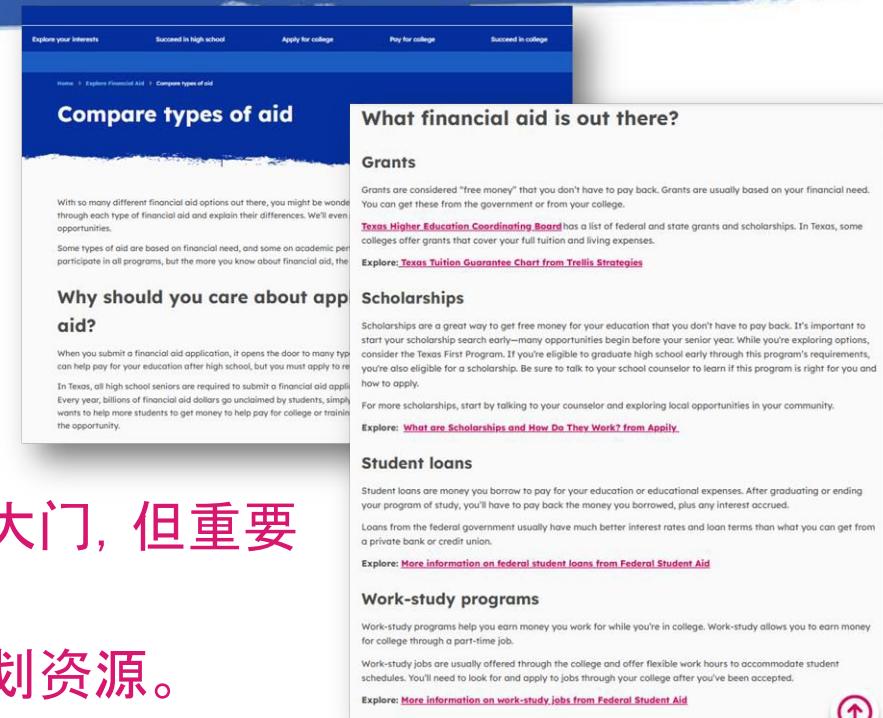
比较德州各学校的 财务因素

- 公立学校与私立学校
- 州内学校与州外学校
- 区内学校与区外学校
- 食宿费
- 旅费
- 教材费

Financial Aid

- Financial aid can open doors for college and career pathways, but it is important to know which opportunities are right for you!
- My Texas Future has resources dedicated to financial definitions and planning.
- 财政援助可以为大学和职业道路打开大门, 但重要的是要了解哪些机会适合您!
- 我的德州未来有专门的财务定义和规划资源。

财政援助



The screenshot shows a website layout with a blue header and a white content area. The header includes navigation links: 'Explore your interests', 'Succeed in high school', 'Apply for college', 'Pay for college', and 'Succeed in college'. Below the header, a breadcrumb trail reads 'Home > Explore Financial Aid > Compare types of aid'. The main content area has a blue header 'Compare types of aid' and a sub-section 'What financial aid is out there?'. This section is divided into 'Grants', 'Scholarships', 'Student loans', and 'Work-study programs'. Each section contains a brief description and a link to explore further. The 'Grants' section notes that grants are 'free money' based on financial need. The 'Scholarships' section mentions the Texas First Program. The 'Student loans' section notes that loans from the federal government have better rates. The 'Work-study programs' section notes that these help earn money while in college.

Explore your interests Succeed in high school Apply for college Pay for college Succeed in college

Home > Explore Financial Aid > Compare types of aid

Compare types of aid

What financial aid is out there?

Grants

Grants are considered “free money” that you don’t have to pay back. Grants are usually based on your financial need. You can get these from the government or from your college.

[Texas Higher Education Coordinating Board](#) has a list of federal and state grants and scholarships. In Texas, some colleges offer grants that cover your full tuition and living expenses.

Explore: [Texas Tuition Guarantee Chart from Trellis Strategies](#)

Scholarships

Scholarships are a great way to get free money for your education that you don’t have to pay back. It’s important to start your scholarship search early—many opportunities begin before your senior year. While you’re exploring options, consider the Texas First Program. If you’re eligible to graduate high school early through this program’s requirements, you’re also eligible for a scholarship. Be sure to talk to your school counselor to learn if this program is right for you and how to apply.

For more scholarships, start by talking to your counselor and exploring local opportunities in your community.

Explore: [What are Scholarships and How Do They Work? from Apply](#)

Student loans

Student loans are money you borrow to pay for your education or educational expenses. After graduating or ending your program of study, you’ll have to pay back the money you borrowed, plus any interest accrued.

Loans from the federal government usually have much better interest rates and loan terms than what you can get from a private bank or credit union.

Explore: [More information on federal student loans from Federal Student Aid](#)

Work-study programs

Work-study programs help you earn money you work for while you’re in college. Work-study allows you to earn money for college through a part-time job.

Work-study jobs are usually offered through the college and offer flexible work hours to accommodate student schedules. You’ll need to look for and apply to jobs through your college after you’ve been accepted.

Explore: [More information on work-study jobs from Federal Student Aid](#)

Types of Financial Aid

资助类型

Find definitions for:

- Grants
- Scholarships
- Student Loans
- Work-Study Programs
- Learn how you can save money and help pay for college!

查找以下定义：

- 助学金
- 奖学金
- 学生贷款
- 勤工俭学计划
- 了解如何省钱并帮助支付大学学费！

The screenshot shows a webpage titled "Financial Aid Packages" with a sub-section "What to do after you submit your financial aid application". It includes text about receiving multiple offers and how to choose the right one. Below this is a "What is a financial aid offer letter?" section with information about the letter being sent via mail or email. A "When and how will I get my award?" section follows, with a tip about setting a weekly reminder on a smartphone. To the right, there are sections for "Exemptions and waivers", "Texas exemption and waiver programs from HLOans", "Support for military connected students", and "Save money for college". At the bottom, there are "Related readings" and "Learn about S29 Accounts" buttons.

Apply for Financial Aid

Clear and simple guidance:

- Financial aid deadlines
- Determining dependency status
- FAFSA v. TASFA comparisons
- Residency information
- Verification requirements
- Financial aid packages

简单明了的指导:

- 财政援助截止日期
- 确定受抚养人身份
- FAFSA 与 TASFA 的比较
- 居住身份信息
- 材料验证所需文件
- 财政援助套餐

申请资助

Apply for financial aid

Add to favorites

When can you apply for financial aid?

Applications open October 1 every year. This is the earliest you can apply to receive aid during the upcoming school year. Financial aid is offered on a first-come, first-served basis. So, try to file as soon as possible after October 1.

Two major financial aid deadlines to mark in your calendar

State Priority Deadline

January 15 – In Texas, this is the state priority deadline of the current academic year.

Federal Deadline

June 30 – The federal filing deadline and absolute last day to send your financial aid application is June 30 of the school year you're requesting aid.

Tip: The sooner you apply, the better your chances of getting aid. Money is limited, and colleges can run out of funding.

Are you a dependent or independent student?

If you meet one or more of the following criteria, then you are an **independent student** and will only use your own income and tax information:

- 24 years old or older
- Married
- Enrolled in a graduate level program (master's or doctorate)
- Have children or other dependents who receive more than half of their support from you
- Active duty in the U.S. military or a veteran
- Both parents are deceased, or you were in foster care or a ward of the court
- An emancipated minor or in a legal guardianship
- An unaccompanied youth who is homeless or at risk of being homeless

If you don't meet the above criteria, then you are a **dependent student**.

You will need to use your own income and tax information, plus information about your parents.

Resources to help determine your status:

- [Texas OnCourse Financial Aid Dependency Guide](#)
- [Dependency Status Information from StudentAid.gov](#)



Residency Information

[View article](#)

Verification Requirements

[View article](#)

Financial Aid Packages

[View article](#)



Apply for Scholarships

申请奖学金

Useful links and tips:

- Scholarship search platforms
- Microscholarship opportunities
- The Texas First Program
- Highly Selective Scholarships
- Grants

实用链接与建议：

- 奖学金搜索平台
- 微奖学金机会介绍
- Texas First 项目说明
- 高竞争性奖学金指南
- 助学金

Apply for scholarships

Add to Favorites

What are scholarships and grants?

Scholarships and grants are types of aid that you don't need to pay back. This type of aid is also called "gift aid," "free money," and "merit aid."

Many scholarships are awarded for achievement in academics, athletics, or a specialty area such as music, fine arts, or math. Most students end up using a mix of scholarships, federal or state aid, and loans to finance their education after high school.

Finding scholarships

You can apply for scholarships in a variety of ways:

- Along with your application for admission to a college, if available
- Through the college's website
- Through your parents' employers
- Through local clubs and organizations

You can also search for scholarship opportunities through free websites, like these:

- [Fast Web](#)
- [Going Merry](#)
- [Scholarships.com](#)
- [Apply](#)

You should also check with your school counselor or college advisor to see if they have a list or database of local scholarships that may not show up in these scholarship search engines.

Texas First Program

Are scholarship options be sure to ask your counselor about the [Texas First Program](#). This program allows students to apply for entry with the Distinguished Level of Achievement and earn up to a year's worth of tuition or any Texas public college, university, or technical school. Don't miss out on this opportunity to start your postsecondary journey!

Highly selective scholarships

These programs are highly selective and have an intensive application process that can begin as early as your junior year. They award exceptional students with full-ride scholarship opportunities that pay for 100% of tuition, and may also cover costs associated with college.

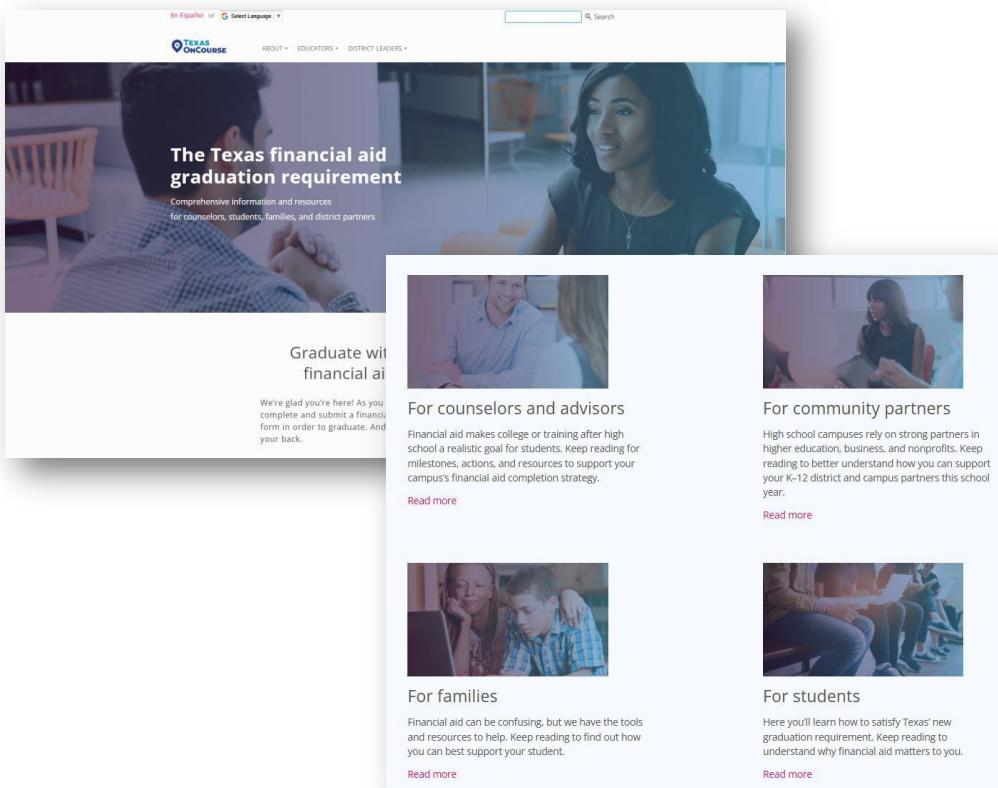
Links to learn more about some of these programs, their requirements, and if you may be a qualified applicant:

- [Ford Foundation Scholarship Program](#)
- [Bridge National College Match](#)
- [Cesar Chavez Foundation](#)
- [Chubb Foundation](#)
- [Coca-Cola Foundation](#)
- [Coca-Cola Scholars Foundation](#)

Steps to a strong scholarship application

- Organized
- Collect related materials
- Use a simple, conventional email address
- Track due dates
- Submit applications exactly as requested
- Make copies before submitting

Financial Aid Toolkits



The Texas OnCourse website features a prominent banner for "The Texas financial aid graduation requirement". Below the banner, there are five sections: "Graduate with financial aid", "For counselors and advisors", "For community partners", "For families", and "For students". Each section includes a thumbnail image, a title, a brief description, and a "Read more" link.

- Graduate with financial aid**

We're glad you're here! As you complete and submit a financial form in order to graduate. And your back.
- For counselors and advisors**

Financial aid makes college or training after high school a realistic goal for students. Keep reading for milestones, actions, and resources to support your campus's financial aid completion strategy.
- For community partners**

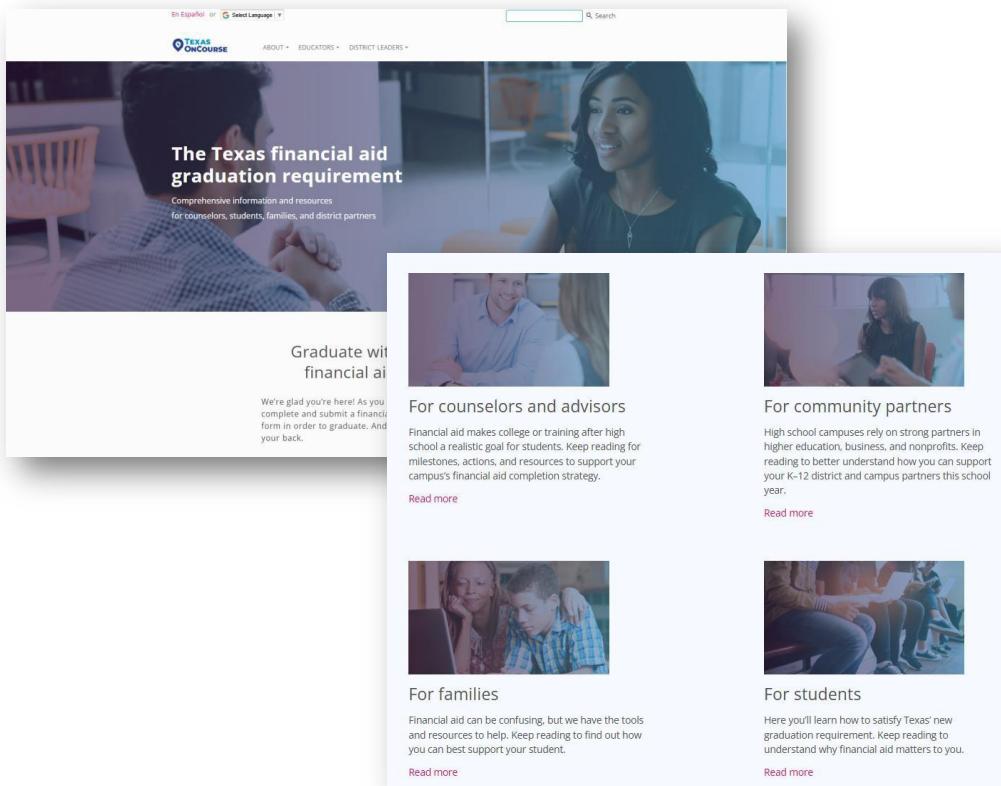
High school campuses rely on strong partners in higher education, business, and nonprofits. Keep reading to better understand how you can support your K-12 district and campus partners this school year.
- For families**

Financial aid can be confusing, but we have the tools and resources to help. Keep reading to find out how you can best support your student.
- For students**

Here you'll learn how to satisfy Texas' new graduation requirement. Keep reading to understand why financial aid matters to you.

- Comprehensive and available for download
- Guides:
 - Counselors and advisors
 - Community partners
 - Families
 - Students
- Helpful resources, checklists, answers for FAQs, and more

财政援助工具箱



The Texas financial aid graduation requirement

Comprehensive information and resources for counselors, students, families, and district partners

Graduate with financial aid

We're glad you're here! As you complete and submit a financial form in order to graduate. And your back.

For counselors and advisors

Financial aid makes college or training after high school a realistic goal for students. Keep reading for milestones, actions, and resources to support your campus's financial aid completion strategy.

Read more

For families

Financial aid can be confusing, but we have the tools and resources to help. Keep reading to find out how you can best support your student.

Read more

For community partners

High school campuses rely on strong partners in higher education, business, and nonprofits. Keep reading to better understand how you can support your K-12 district and campus partners this school year.

Read more

For students

Here you'll learn how to satisfy Texas' new graduation requirement. Keep reading to understand why financial aid matters to you.

Read more

- 内容全面，可供下载
- 指南分类：
 - 辅导员与顾问指南
 - 社区合作方
 - 家庭
 - 学生
- 包含实用资源、核对清单、常见问题解答等内容

Resources

资源

[My Texas Future](#)

[Direct Admissions](#)

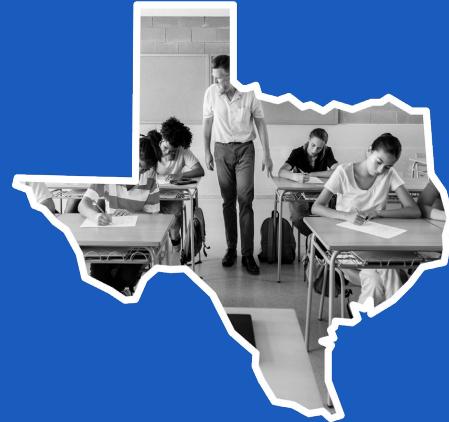
We Would Love Your
Feedback!

我们期待您的反馈！



QUESTIONS?

有无疑问？



Interpretation Button
口译按钮

MY  TX FUTURE



Use the Q&A Button

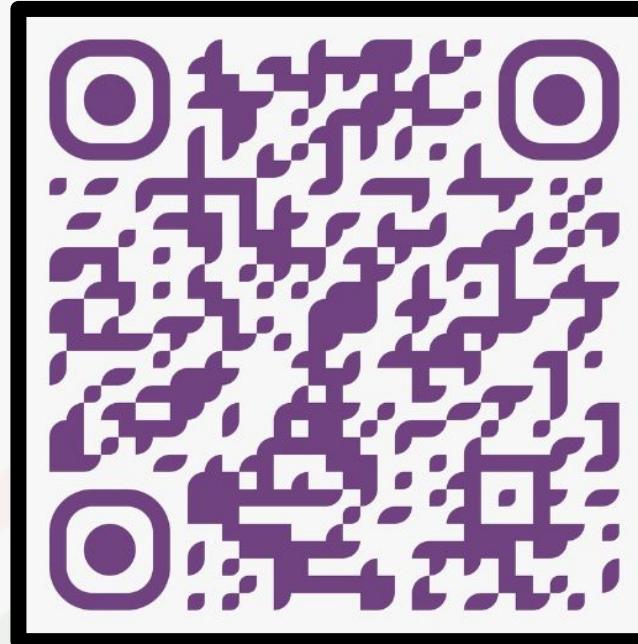
使用“问答”按钮



Interpretation Button
口译按钮

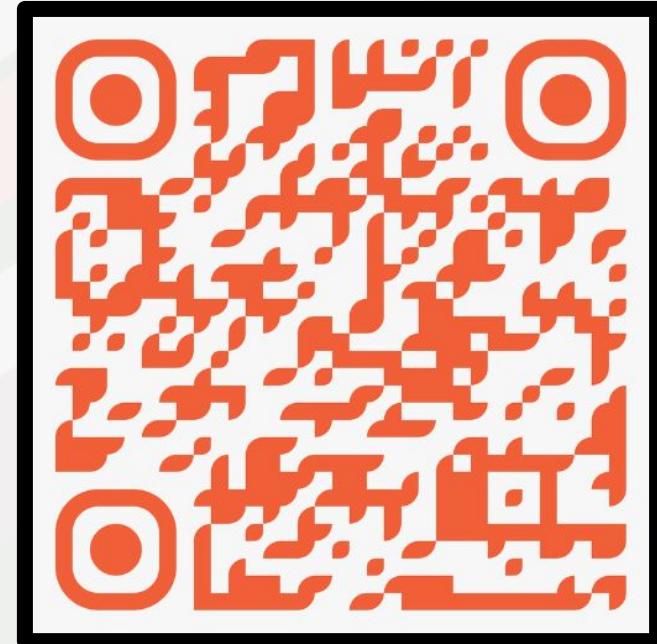


Attendance



出席情况

Parent Feedback



家长反馈表



Interpretation Button
口译按钮

3 Easy Steps



bit.ly/txel-subscribe

Step 1

I want to receive helpful resources! I am a/an...

- Parent or Family Member
- Educator
- Community Partner

Step 2

Email Address

name@example.com

Confirm Email Address

name@example.com

School District Name

Schoold District Name

Step 3

I am interested in...

Check all that apply

- Resources for Parents and Families
- Resources and Updated Guidance for Educators
- What's New with Community Partners
- Participating in Work Groups



Subscribe to TXEL Portal



Interpretation Button
口译按钮

三步轻松搞定



bit.ly/txel-subscribe



订阅 TXEL 门户

步骤1

我想要获得有用的资源！我是一名...

- 家长或家属
- 教育工作者
- 社区合作伙伴

步骤2

电子邮件地址

确认电子邮件地址

学区名称

步骤3

我对...感兴趣
请勾选所有适用项

- 家长和家庭资源
- 资源与教师最新指导
- 社区合作伙伴的最新动态
- 参与工作组



Interpretation Button
口译按钮



**Thank you
presenters,
interpreters, and
attendees!**

**感谢演讲嘉宾、口译
员及参会人员！**



Interpretation Button
口译按钮

T3 Series

**Fostering
Statewide
Community
Connections**

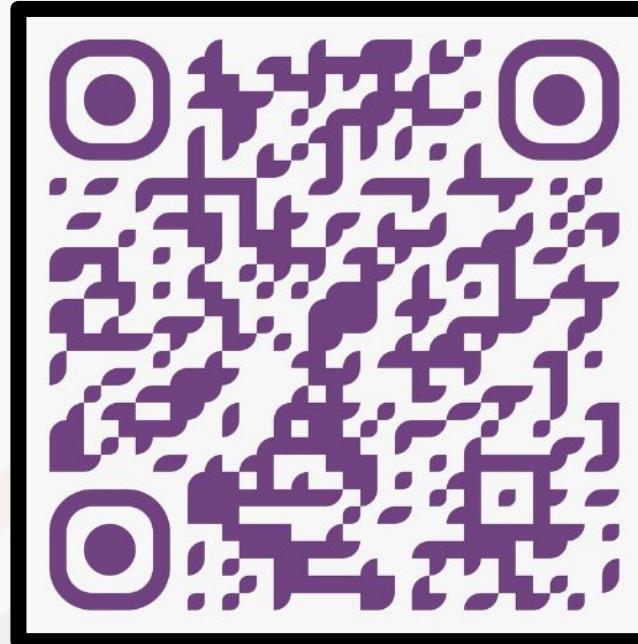
促进全州范围内
的社区联系



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口译按钮

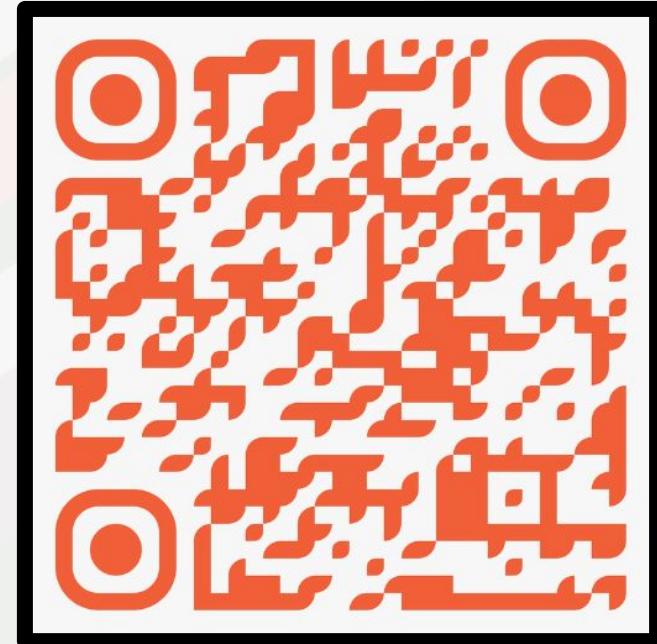


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