

T3 Series

**Fostering
Statewide
Community
Connections**



**Fomentando
conexiones
comunitarias a
nivel estatal**



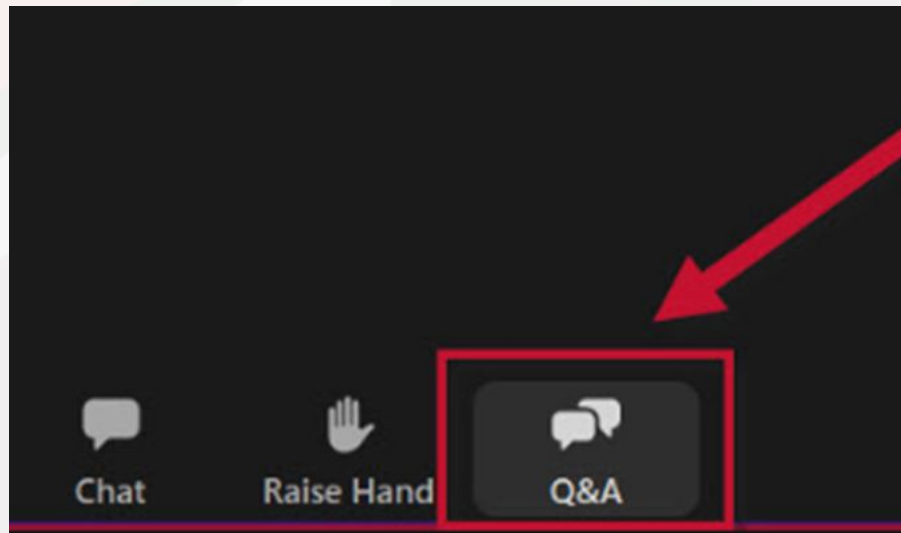
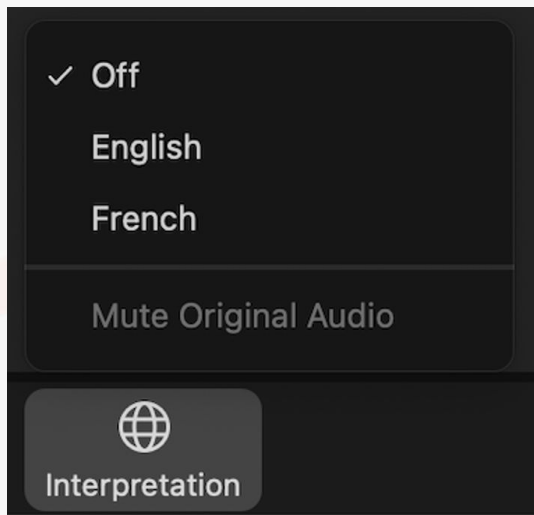


Using the Interpretation and Q&A



Presentations

Uso de la interpretación y de preguntas y respuestas





Presentations in Other Languages

Presentaciones en otros idiomas



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



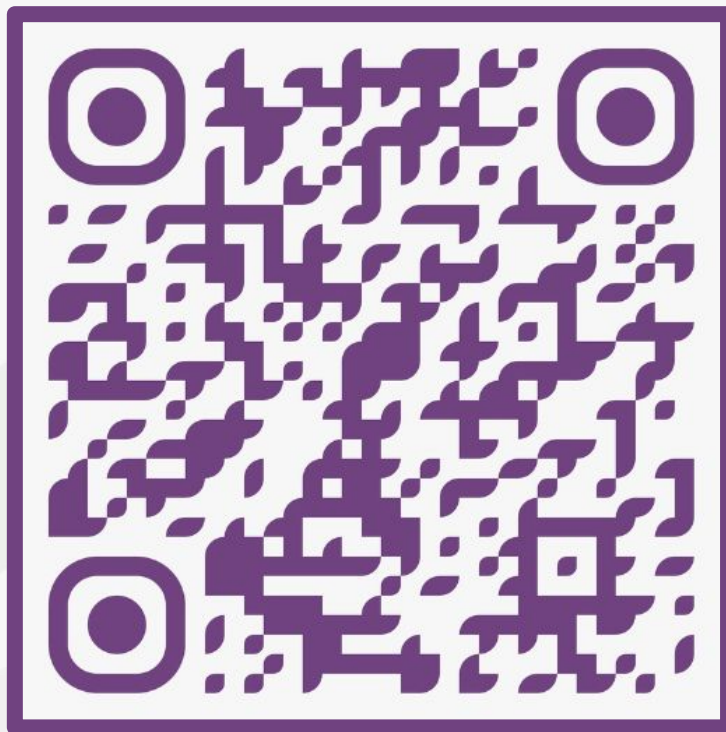


Attendance

Asistencia



Presentations



Interpretation Button
Botón de interpretación



Use the Q&A Button

Usa el botón de preguntas y respuestas (Q&A)



T3 Series

**Rickey
Santellana**

Division of Special
Populations Policy
and Compliance



**Rickey
Santellana**

División de Políticas y
Cumplimiento para
Poblaciones Especiales



T3 Series

**Maricela
Arce**

**Texas Tuition
Promise Fund**



**Maricela
Arce**

**Texas Tuition
Promise Fund**



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



Antes de Comenzar

- Nuestra oficina ofrece asesoramiento legal, fiscal, financiero, de beneficios o de inversión, ni orientación sobre cómo evitar multas.
- Antes de inscribirse en los planes o programas, es crucial que consulte a su propio asesor legal o financiero para abordar su situación específica y que lea cuidadosamente los documentos de Descripción del Plan y Acuerdo Marco de los siguientes planes:

- ✓ Descripción del Plan y Acuerdo Marco del Texas Tuition Promise Fund®
- ✓ Descripción del Plan y Acuerdo de Fideicomiso de Ahorros del Texas College Savings Plan®
- ✓ Descripción del Plan y Acuerdo de Fideicomiso de Ahorros del LoneStar 529 Plan®
- ✓ Declaración de Divulgación y Acuerdo de Participación del Programa Texas ABLE®



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



Agenda

- Texas Tuition Promise Fund
- Planes de Ahorros Universitarios 529 de Texas
- La Fundación Texas Match The Promise
- El Programa Texas ABLE
- Información de Contacto
- Demostración de la Calculadora de Planificación de Matrícula

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



Costos de Universidades: Año Académico 2025-26*

Institución	Matrícula y cuotas	Libros y Suministros	Hospedaje y Comida	Transporte	Otros Gastos	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
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Alamo Community College - In District	\$3,412	\$500	\$14,252	\$2,904	\$2,802	\$23,870

* Los costos de las universidades de 4 años son para pregrado de estudiantes residente que se inscriban en 15 horas de crédito tanto en otoño como en primavera. Los costos de los colegios comunitarios son para los estudiantes del distrito que se inscriban en 15 horas de crédito tanto en otoño como en primavera.

Fuente: *Texas Higher Education Coordinating Board (College for All Texans)*

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



Planes de Ahorros Universitarios 529 de Texas

Autorizados por la **Sección 529 del Código de Rentas Internas (IRC por sus siglas en inglés)**, los “Planes 529” de Texas son planes con ventajas impositivas para ahorrar para los gastos universitarios. Los impuestos sobre cualquier ganancia se difieren si se usan para gastos educativos calificados.

Texas ofrece dos tipos de planes 529:

Planes de ahorros universitarios



TexasCollegeSavings.com



LoneStar529.com

No se requiere residencia en Texas.

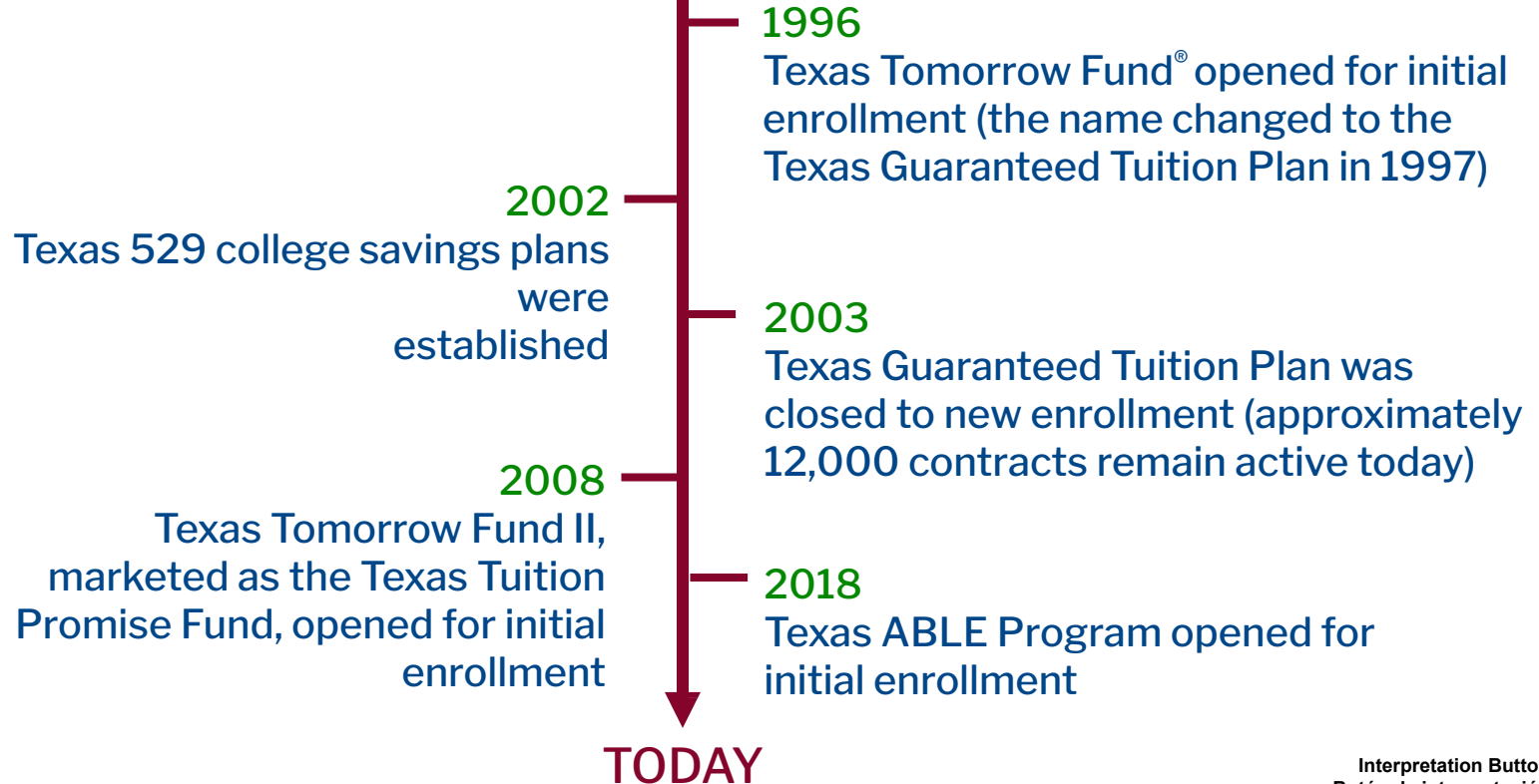
Plan de matrícula prepagada



TuitionPromise.org

Se requiere residencia en Texas.

History of the Texas 529 Plans and ABLE Program



Historia de los Planes 529 de Texas y el Programa ABLE



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.



¡Inscripción
está abierta!

Texas Tuition Promise Fund® (TTPF)

Es un plan flexible que permite a las familias **pagar por adelantado y fijar los costos** de futuras matrículas de pregrado de residente y cuotas requeridas a nivel escolar en los colegios y universidades públicas de Texas (excluyendo las escuelas de medicina y odontología) a los precios actuales.

Inscripción general

1 de septiembre hasta el
28 de febrero
(29 de febrero en años
bisiestos)

Inscripción de recién nacidos

1 de septiembre hasta
el 31 de julio

Contratos TTPF

55,908 inscripciones y
\$1.31B en activos hasta el
7/31/25



TEXAS TUITION
PROMISE FUND®

A Prepaid Plan as Smart as You Are

- Las contribuciones a los planes 529 son después de impuestos.
- Los impuestos sobre cualquier ganancia se difieren si se utilizan para gastos educativos calificados.
- Se requiere residencia en Texas.

Who Can Enroll?

Is the child a Texas resident?

Yes

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

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



No

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

Información Básica del Plan

¿Es el niño o niña residente de Texas?

Si

El comprador debe ser residente de los EE. UU. Y de 18 años de edad o más cuando el contrato se abra (padres, tías, tíos, abuelos, padrinos, y amigos).



No

El comprador debe ser el padre/la madre y residente de Texas y al menos de 18 años de edad en el momento de abrir un contrato.

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.



El Plan se Vende en Unidades de Matrículas

Las unidades de matrículas representan una cantidad fija de la matrícula de pregrado de residentes y las cuotas requeridas a nivel escolar que se cobran en los colegios y universidades públicas de Texas, excluyendo las escuelas de medicina y odontología.



- Los colegios y universidades públicas de Texas deben aceptarlas unidades como **pago total de la matrícula y las cuotas requeridas** por la cantidad de horas cubiertas por las unidades.

Use el Valor Transferible de las unidades en:

- ✓ Escuelas de medicina y odontología
 - ✓ Escuelas vocacionales
 - ✓ Programas de aprendizaje registrados
 - ✓ Universidades y colegios privados de Texas
 - ✓ Universidades y colegios fuera de Texas
- **El Valor Transferible** se limita al menor de los costos de la matrícula y cuotas requeridas a nivel escolar que cubren sus unidades en un colegio o universidad pública de Texas, o la cantidad pagada por las unidades, más o menos las ganancias o pérdidas netas del plan sobre esa cantidad.



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.



Más Sobre las Unidades de Matrículas

Tipo I

Costo basado en el colegio o universidad pública de 4 años más cara en Texas

\$165.11/unidad de matrícula*

- ✓ Una **unidad** es igual al **1%** de un año académico o 30 horas de crédito semestrales en el colegio o universidad pública en Texas que más se acerque al índice de precios para la unidad de matrícula.
- ✓ Puede comprar hasta el equivalente en dólares de 600 **unidades** Tipo I.
- ✓ Se puede usar cualquier tipo de **unidad** en cualquier escuela elegible; la cantidad de unidades necesarias dependerá del tipo de unidades compradas, la escuela a la que asistirá y la cantidad de horas de créditos inscritas.

Tipo II

Costo basado en el promedio ponderado de todos los colegios y universidades públicas de 4 años en Texas

\$115.89/unidad de matrícula*

Tipo III

Costo basado en el promedio ponderado de todos los colegios de 2 años en Texas

\$32.15/unidad de matrícula*



*Los precios de las unidades se basan en el período de ventas 2025-26.

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.



Precios y Valor de Canje de Unidades de Matrícula*

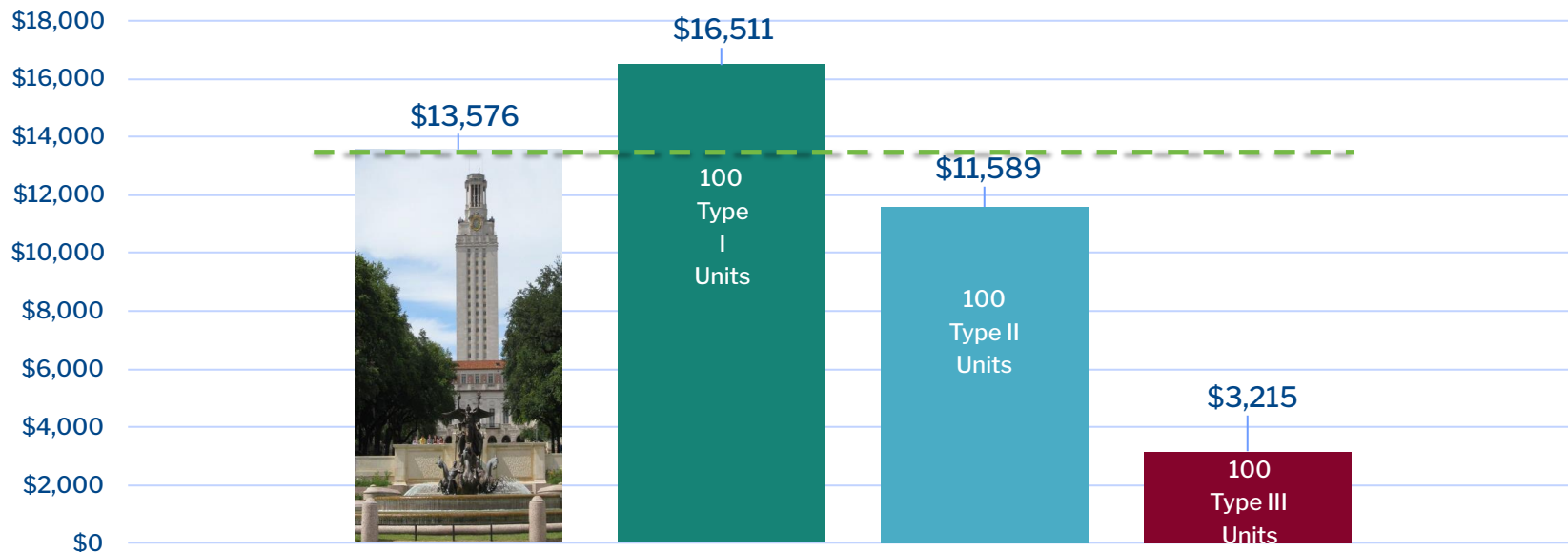
Universidad/Colegio	2025-26	Tipo I	Tipo II ²	Tipo III ²
	Matrícula/Cuotas ¹	\$165.11/unidad	\$115.89/unidad	\$32.15/unidad
University of Texas at Dallas (Fixed Tuition Plan)	\$16,511.14	100.00	142.47	513.57
Texas Tech University-Rawl's College of Business Administration	\$12,560.60	76.07	108.38	390.69
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Austin Community College District	\$ 2,550.00	15.44	22.00	79.32

* Los extractos son del guía *2025-26 Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption*, disponible en la página web.

¹ El costo de la matrícula de pregrado de residentes y cuotas requeridas a nivel escolar para un año académico de 30 horas de crédito por semestre. Las unidades no cubren cuotas como las de laboratorio, asesoría o cuotas relacionadas en un año o especialización que no estén requeridas a nivel escolar.

² La cantidad de unidades requeridas varían de acuerdo a si los costos de la escuela son más altos o más bajos que el costo promedio ponderado en el año de canje.

Redemption Value of 100 Tuition Units*

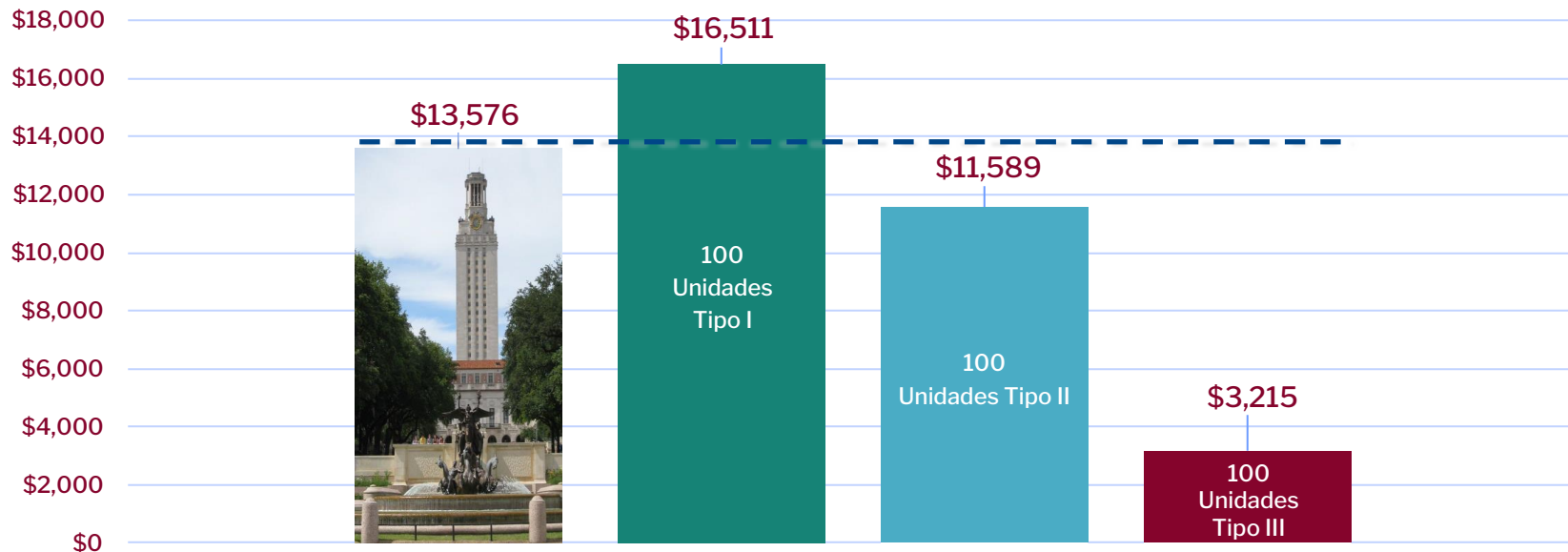


University of Texas - Austin McCombs School of Business

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



Valor de Canje de 100 Unidades de Matrícula*

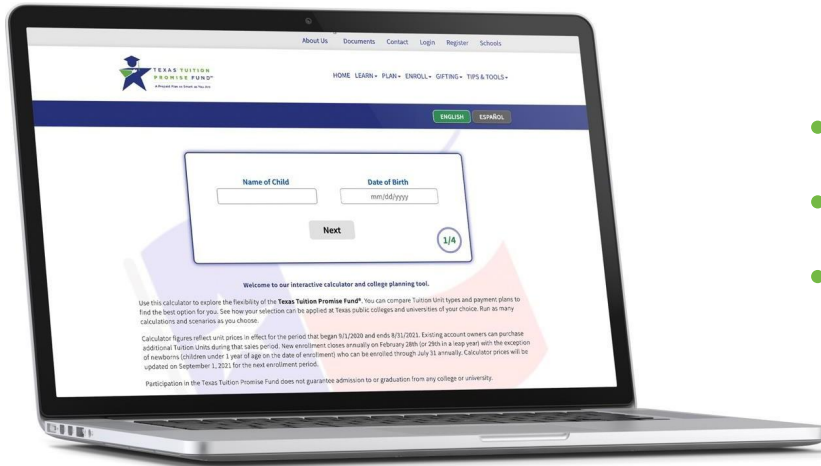


Escuela de Negocios McCombs de la Universidad de Texas-Austin

*Basado en los costos del 2025-26 para estudiantes residentes de pregrado que se inscriban en 15 horas de crédito tanto en otoño como en primavera.

Tuition Planning Calculator

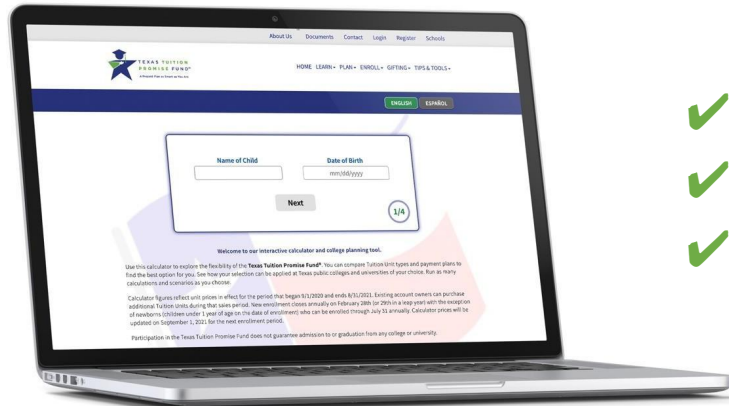
Explore the flexibility of the Texas Tuition Promise Fund by comparing:



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

Calculadora de Planificación de Matrícula

Explore la flexibilidad del *Texas Tuition Promise Fund* comparando:



- ✓ Tipos de Unidades de Matrícula
- ✓ Números de Unidades de Matrícula
- ✓ Planes de Pagos

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.



Comprador Controla el Uso de las Unidades de Matrícula

Comprador/Propietario del Contrato:

Designar
comprador
sucesor o nombrar
nuevo comprador

Cambiar beneficiario
a un miembro elegible
de la familia del
beneficiario existente

Autorizar el canje
de las unidades de
matrículas

Cancelar el contrato
para un reembolso o
una transferirla a
otro programa 529

✓ Todos los formularios para realizar los cambios están disponibles @
TuitionPromise.org.



- Si el estudiante reside fuera del estado antes de la inscripción y luego asiste a un colegio o universidad pública en Texas, las horas pagadas por el plan se facturarán a las tarifas de residencia de Texas.
- Hay un límite máximo de contribución de \$500,000 para todos los planes de ahorro universitario y planes de matrícula prepagada de Texas combinados para el mismo beneficiario.

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

Opciones de Pagos Flexibles

- Los precios de **unidades** se actualizan el 1 de septiembre de cada año.
- Hay una cuota de solicitud de **\$25** no-reembolsable para todas las opciones de pago.
- Las **unidades** deben cumplir con el requisito del período de tenencia de tres años antes del canje.

**No hay
comisiones o
gastos de venta**

Suma Global

Compre **unidades** haciendo un pago de suma global

Plan de Pagos

Congele el precio de **unidades** de hoy durante la vigencia del contrato

Pago por Uso

Compre una **unidad** y realice los pagos cuando lo desee

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



Opciones de Pagos Flexibles

Suma Global

Período de Pago

- ✓ Pague todas las **unidades** a la vez en un solo pago

Compra de Unidades de Matrícula

- ✓ Mínimo de 25 Tipo I, o
- ✓ Mínimo de 50 Tipo II o Tipo III
- ✓ Máximo de 600 Tipo I o el equivalente en dólares de Tipo II o Tipo III



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.

Opciones de Pagos Flexibles

Plan de Pagos (Mensuales o Pagos Anuales)

Período de Pago

- ✓ 5 años;
- ✓ 10 años; o
- ✓ Número de años hasta la fecha prevista de graduación de la escuela preparatoria.



- Los pagos del contrato del plan de pagos a plazos incluye un componente de interés anual de un 6%.
- El contrato a plazos debe pagarse en su totalidad **antes de canjear las unidades.**

Compra de Unidades de Matrícula

- ✓ Mínimo de 25 Tipo I, o
- ✓ Mínimo de 50 Tipo II o Tipo III
- ✓ Máximo de 600 Tipo I o el equivalente en dólares de Tipo II o Tipo III

Flexible Payment Options

Pay-As-You-Go

Establishing a Contract

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

Payment Frequency

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



- 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.

Opciones de Pagos Flexibles

Pago por Uso

Establecer un Contrato

- ✓ Pague la tarifa de solicitud de \$25
- ✓ Compre al menos 1 unidad de cualquier tipo

Frecuencia de Pago

- ✓ Realice pagos con la frecuencia que elija con una contribución mínima de \$15



- El número de unidades compradas depende del monto pagado, el tipo de unidades compradas y el precio actual de la unidad en la fecha en que el plan recibe el pago.

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.



Período de Tenencia de Tres Años.

- Un beneficiario no puede usar las unidades antes del tercer aniversario de la fecha en que se compraron las **unidades**.
- La fecha de compra está determinada por la primera fecha de vencimiento del pago de las **unidades** compradas bajo cualquier plan de pago.

La fecha de vencimiento del primer pago es el 1 de mayo después del final del período de inscripción general.

La primera fecha de vencimiento del pago para los beneficiarios agregados durante la inscripción de recién nacidos será aproximadamente 90 días después de la inscripción.

- ✓ Para las compras posteriores de **unidades** de matrícula del plan pago por uso, la fecha de compra es la fecha del recibo del pago de dicha compra.

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



¿Qué pasa si las Unidades de Matrícula NO se utilizan?

- Las unidades de matrícula se vencen 10 años después de la fecha prevista de graduación de preparatoria del beneficiario.
 - ✓ Se extiende en caso de servicio activo militar de los EE. UU.
 - ✓ El período de 10 años para usar las unidades comienza antes si el contrato se usa para cursos de matrícula doble mientras el beneficiario aún está en la preparatoria.

Opciones antes del vencimiento del contrato.

Cambio de
Beneficiario

Transferencia a
otro Plan 529

Transferencia
a Roth IRA

Cancelación
del Contrato



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.



Cambio de Beneficiario

Antes de la vencimiento del Contrato, el comprador puede cambiar el beneficiario a un miembro different de la familia elegible del beneficiario existente que cumpla con los requisitos de residencia en Texas.

Un miembro elegible de la familia incluye:



- ✓ Un hijo o hija
- ✓ Un hermano, hermana, hermanastro o hermanastra
- ✓ Un sobrino o sobrina
- ✓ Un tío o tía
- ✓ Un yerno, nuera, suegro, suegra, cuñado o cuñada
- ✓ El cónyuge de cualquier enumerada en esta página
- ✓ Cualquier primo hermano o prima hermana

- Cada contrato puede tener solo un comprador y un beneficiario en todo momento.

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.



Transferir a Otro Plan 529

(Antes del vencimiento del contrato)



Transferir el **Valor Transferible** a otro plan 529 para pagar gastos educativos calificados, incluyendo la matrícula de un posgrado, libros y suministros, y cuotas específicas de cursos.

- ✓ **Valor Transferible** se limita al menor de los costos de la matrícula y las cuotas requeridas a nivel escolar que cubren sus unidades en un colegio o universidad pública de Texas, o la cantidad pagada por las unidades, más o menos las ganancias o pérdidas netas del plan sobre esa cantidad.

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.



Planes de Ahorro Universitarios 529 de Texas



Un plan de venta directa



Un plan vendido por asesor

Los planes 529 son planes con ventajas fiscales.

- La inscripción está abierta todo el año para ciudadanos estadounidenses o residentes legales mayores de 18 años.
- No hay restricciones de edad o tiempo para usar los activos en la contrato.
- Los impuestos sobre cualquier ganancia son libres de impuestos si se usan para gastos educativos calificados.

Si trabaja con un asesor financiero, pregúntele sobre el Plan LoneStar 529.

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

¹ Subject to limits.

² While 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.

Planes de Ahorro Universitarios 529 de Texas



Un plan de venta directa



Un plan vendido por asesor

El Código de rentas internas permite que las cuentas de ahorro universitarios se utilicen para los siguientes gastos educativos calificados:

- ✓ Matrícula y cuotas de pregrado
- ✓ Matrícula y cuotas de posgrado
- ✓ Ciertos libros, equipos y suministros
- ✓ Ciertos servicios para discapacidades
- ✓ Matrícula de K-12^{1,2}
- ✓ Hospedaje y comida¹
- ✓ Reembolso de deuda de préstamos estudiantiles¹
- ✓ Programas de aprendizaje registrados

¹ Sujeto a límites.

² Si bien, la ley federal permite que los planes 529 se utilicen para ciertos gastos de matrícula de educación primaria o secundaria, las consecuencias de los impuestos estatales varían y pueden incluir la recuperación de las deducciones de impuestos estatales, así como sanciones. Consulte con un asesor fiscal o legal al respecto.

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.

Transferir a un Contrato Roth IRA*

(Antes del vencimiento del contrato)

Visite nuestra sección de preguntas frecuentes para más detalles.

- **Regla de los 15 años:** El plan 529 debe haber existido por al menos 15 años.
- **Transferencia Directa:** Debe ser una transferencia directa de fiduciario a fiduciario una cuenta Roth IRA del beneficiario.
- **Limites de Contribución:** Los montos anuales de la transferencia están sujetos a los límites de contribución de las cuentas IRA (\$7,000 en 2025) y no pueden exceder los ingresos percibidos del beneficiario.
- **Monto Máximo de Transferencia:** Un máximo de por vida de \$35,000 se puede transferir de todos los planes 529 para el mismo beneficiario.
- **Exención de Ingresos:** Los límites de ingresos del Roth IRA no aplican para este tipo de reinversión.

* Esta información sobre las transferencias de 529 a Roth IRA se basa en una interpretación de buena fe de la legislación federal recién promulgada. Los compradores deben consultar con su asesor fiscal con respecto a la aplicación del plan 529 a los requisitos de transferencia a Roth IRA en su situación personal.

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.

Cancelación del Contrato Para un Reembolso.

(Antes del vencimiento del contrato)

Cancela en cualquier momento para recibir cualquiera de los:

- ✓ **Valor de Reembolso** (Cuando las unidades han cumplido el período de tenencia de tres años): Es igual al precio pagado por las unidades de matrícula no utilizadas, más o menos las ganancias o pérdidas netas ajustadas sobre ese monto. La tasa de ganancias es establecida anualmente por la Junta a una tasa de hasta un 2% menos que las ganancias netas reales de la cartera del plan, con un tope del 5%, pero no menos del **Valor de Reembolso Reducido**.
- ✓ **Valor de Reembolso Reducido** (Cuando las unidades no han cumplido el período de tenencia): Lo que sea menor entre el precio pagado por las unidades de matrícula no utilizadas o el precio pagado por las unidades no utilizadas, más o menos las ganancias o pérdidas netas sobre ese monto. Esto significa que el **Valor de Reembolso Reducido** no incluirá ganancias positivas, pero puede ser inferior al precio de compra si ha habido períodos de rendimientos negativos en el mercado.

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.



Es Fácil Abrir un Contrato en el Plan

TuitionPromise.org

- ✓ Inscribábase en línea; o
- ✓ Descargue o solicite un kit de inscripción en línea haciendo clic en “*Documents*” de la página de inicio; o
- ✓ Llame al **800-445-GRAD (4723)** y seleccione la opción 5 para recibir ayuda.



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.



Texas Match the Promise FoundationSM

MatchThePromise.org

El *Texas Match the Promise FoundationSM* es una organización sin fines de lucros, financiada por donaciones de generos tejanos. Otorgan becas correspondiente a beneficiarios elegibles que participan en el *Texas Tuition Promise Fund*.



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



MATCH
THE PROMISE
FOUNDATION®

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).

*Eligibility and program requirements are subject to change each year.



Texas Match the Promise FoundationSM

Requisitos de Elegibilidad*

- Ser beneficiario de un contrato TTPF
- Ingreso familiar de \$120,000 o menos
- Ser estudiante entre 3º a 9º grados en Texas
- Ser residente de Texas y dependiente de un residente de Texas



MATCH
THE PROMISE
FOUNDATION®

Requisitos del Programa*

- El estudiante debe presentar, junto con la solicitud, un ensayo de 200 a 300 palabras sobre una profesión que le interese.
- El comprador debe realizar una contribución mínima de \$50 al contrato TTPF del estudiante durante el período de venta actual (del 1 de septiembre hasta el 31 de agosto).

*La elegibilidad y los requisitos del programa están sujetos a cambios cada año.

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 FoundationSM

Becas Correspondiente*

Hasta \$500 de unidades de matrícula compradas por el dueño del contrato durante el período actual de ventas que igualen el mismo tipo de unidades.

- Los beneficiarios con un ingreso familiar de \$75,000 o menos reciben una beca correspondiente de cuatro por uno por un valor de hasta \$2,000 en unidades.
- Todos los demás beneficiarios reciben una beca correspondiente de dos por uno con un valor de hasta \$1,000 en unidades de matrícula.
- Puede usar un contrato *TTPF* existente o establecer un contrato nuevo entre el 1 de septiembre y 31 de diciembre.

Solicite del 1 de
septiembre hasta
el 31 de
diciembre



*Los montos de las becas están sujetos a cambios cada año.

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.**



MATCH
THE PROMISE
FOUNDATION®

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



Texas Match the Promise FoundationSM

Becas del Programa*

Una subvención única de unidades de matrícula por un valor de \$3,000 a los precios de hoy se otorgarán a los 12 mejores solicitantes con los puntajes más altos.

- Esta beca no tiene un componente correspondiente, aunque aún se aplica el requisito del límite mínimo de contribución de \$50.

Solicite del 1 de
septiembre hasta
el 31 de
diciembre

*Los montos de las becas están sujetos a cambios cada año.



Contact Information



Download the presentation slides: TuitionPromise.org/events

Email

TuitionPromise@cpa.texas.gov

Customer Service Phone#

800-445-GRAD (4723), Option 5



TuitionPromise.org



MatchThePromise.org



TexasCollegeSavings.com

Información de Contactos



Descargue una copia de la presentación en:

TuitionPromise.org/evento

Correo Electrónico

TuitionPromise@cpa.texas.gov

Línea de Ayuda al Cliente

800-445-GRAD (4723), opción 5



TuitionPromise.org



MatchThePromise.org



TexasCollegeSavings.com





Use the Q&A Button

Usa el botón de preguntas y respuestas (Q&A)





Break Discussion:

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



Presentations

10:00



Attendance

Discusión durante el receso:

Comente qué preguntas adicionales tiene sobre la **cuenta de ahorro para la universidad 529** o sobre el **Texas Tuition Promise Fund** en particular.



T3 Series

**Fostering
Statewide
Community
Connections**



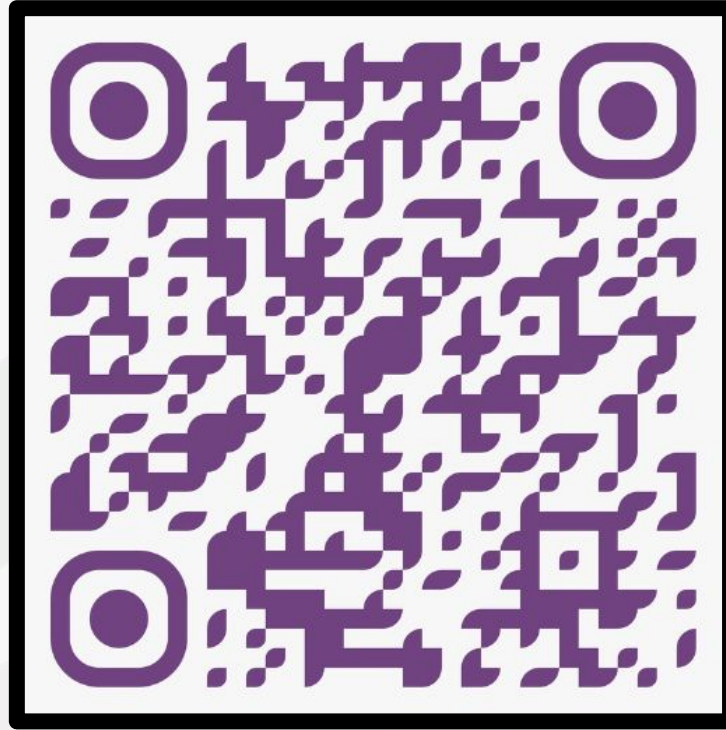
**Fomentando
conexiones
comunitarias a
nivel estatal**





Attendance

Asistencia



T3 Series

**Andrea Panter
Josh Garcia**

My Texas Future



**Andrea Panter
Josh Garcia**

My Texas Future



MY TEXAS FUTURE:
COLLEGE AND CAREER PLANNING
REIMAGINED

MI FUTURO EN TEXAS:
PLANIFICACIÓN
UNIVERSITARIA Y
PROFESIONAL REIMAGINADA

MY  FUTURE



Welcome

Bienvenidos



Andrea Panter
Director of Professional Learning
and Engagement

Directora de Aprendizaje
Profesional y Participación



Josh Garcia
Implementation
Coordinator

Coordinador de
Implementación

Agenda

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

Agenda

Bienvenida & Introducciones

Mi Futuro en Texas

- Cuestionario de Intereses y Cuestionario de Habilidades
- Explorador de Carreras
- Explorador de Programas
- Planes de Acción Universitarios y Profesionales y Escenario del Estudiante
- Admisiones Directas

Preguntas y Respuestas

MY TEXAS FUTURE

A College & Career Planning
Resource

MY TEXAS FUTURE

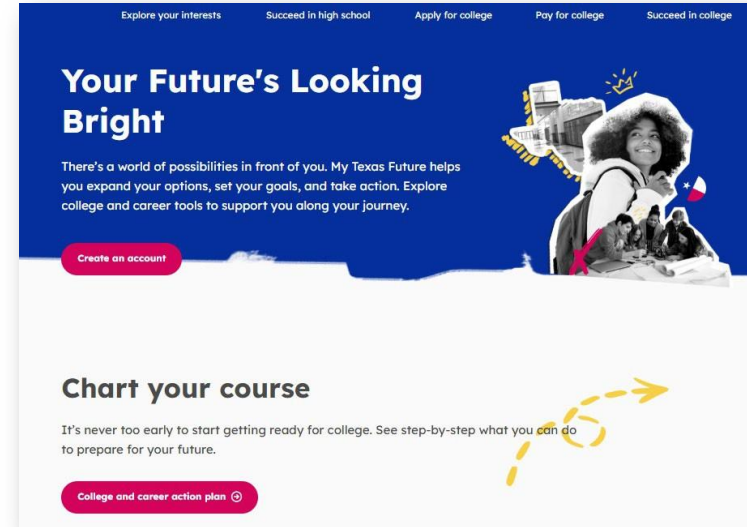
A College & Career Planning Resource



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

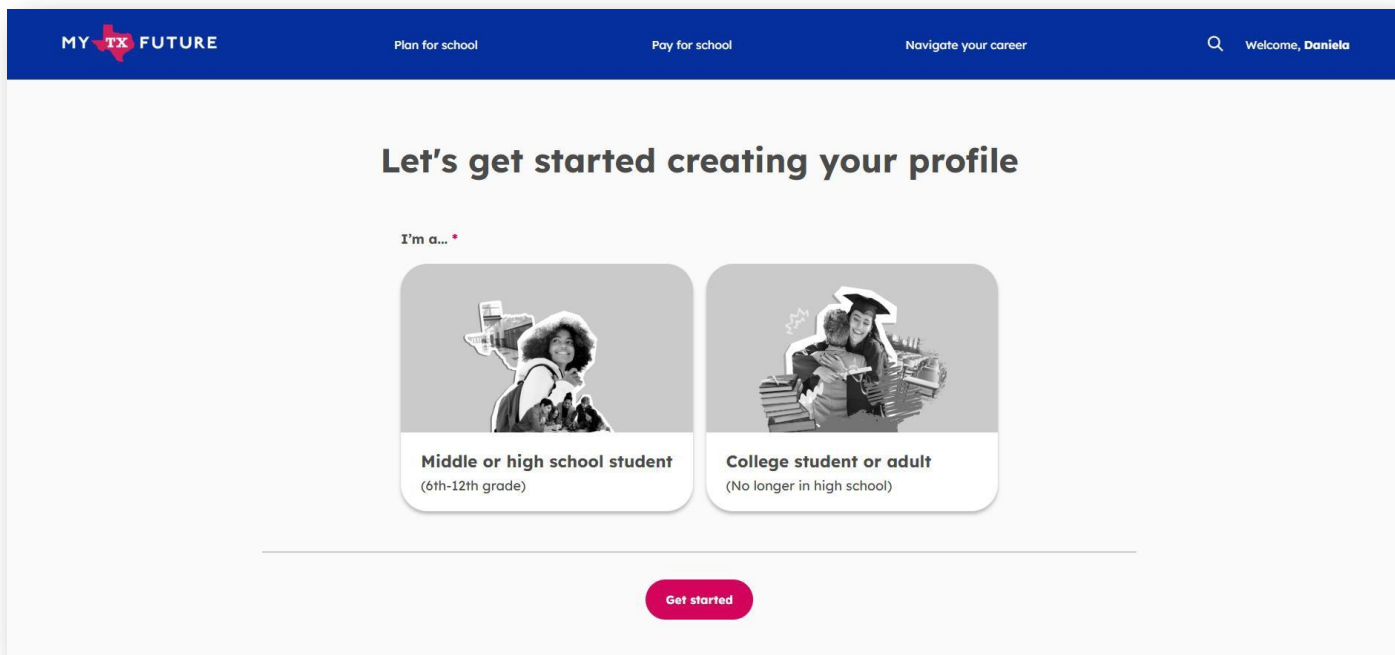
- Explore interests and regional, in-demand careers
- Identify programs that lead to careers of interest
- Access step-by-step college and career action plans
- Research college and careers at an early age
- Explorar intereses y carreras regionales de alta demanda
- Identificar programas que conducen a carreras de interés
- Acceder a planes de acción universitarios y profesionales paso a paso
- Investigar opciones universitarias y profesionales desde una edad temprana

En esencia, Mi Futuro en Texas ofrece a los usuarios estas oportunidades:



Who Is My Texas Future for?

¿Para quién es My Texas Future?



The screenshot shows the MY TX FUTURE website interface. At the top is a dark blue navigation bar with the logo on the left and links for 'Plan for school', 'Pay for school', and 'Navigate your career' in the center. On the right of the bar is a search icon and the text 'Welcome, Daniela'. Below the navigation bar, the main content area has a heading 'Let's get started creating your profile'. Underneath this heading is the text 'I'm a...' followed by two selectable options, each with a representative image and a description. The first option is for 'Middle or high school student (6th-12th grade)' and the second is for 'College student or adult (No longer in high school)'. At the bottom of the form is a red 'Get started' button.

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

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

Differences Between My Texas Future Audience Experiences

Estudiantes de secundaria y preparatoria

- Planes de acción universitarios y profesionales
 - Enfocados en la preparación por grado escolar
- Admisiones directas (**solo 12.º grado**)
- Artículos específicos para cada audiencia

Estudiantes adultos

- Planes de acción universitarios y profesionales
 - Enfocados en avanzar o cambiar de carrera
- Marco de Transferencia de Texas
- Artículos específicos para cada audiencia

Key Features

- Careers

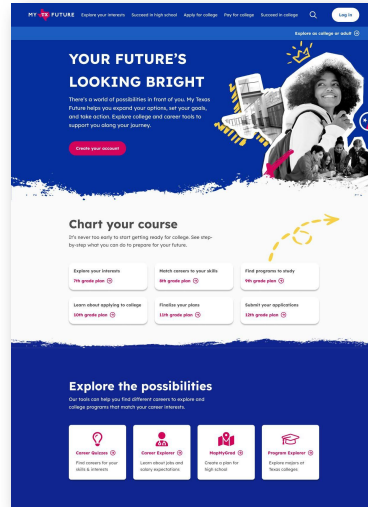
- Interests & Skills Quizzes
- Career Explorer (Search Tool)

- College Majors

- Program Explorer (Search Tool)

- College & Career Action Plans

- Direct Admissions



Características clave

- Carreras

- Cuestionarios de Intereses y Habilidades
- Explorador de Carreras (Herramienta de Búsqueda)

- Carreras Universitarias

- Explorador de Programas (Herramienta de Búsqueda)

- Planes de Acción Universitarios y Profesionales

- Admisiones Directas

Quizzes to Explore: Interests + Skills

Cuestionarios para Explorar: Intereses + Habilidades

MY TX FUTURE

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

Explore as college or adult

Interests and skills quiz

STEP 1/5

What interests you?

Select any activities below that interest you. If nothing sparks your interest, you can move on to the next step.

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

Continue Next

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Texas Higher Education Coordinating Board
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Texas Workforce Commission | Texas Education Agency

MY TX FUTURE

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

Explore as college or adult

Interests and skills quiz

STEP 2/5

Science and healthcare

Select your level of understanding or skill for each topic. Your answers will help us recommend careers that match your skills.

Unfamiliar	Beginner	Basic	Skilled	Advanced
Biology How much do you know about plants and animals? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☐	☐	☒	☐
Physical activity How good are you at activities that involve moving your body (sports, dancing, doing gymnastics, working out, etc.)? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☐	☐	☒	☐
Chemistry How much do you know about chemistry? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☐	☒	☐	☐
Healthcare How much do you know about preventing or treating diseases and injuries? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☒	☐	☐	☐
Psychology How much do you know about how the human mind works? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☒	☐	☐	☐
Science How good are you at using science to solve problems? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☐	☐	☒	☐
Mental Health How much do you know about mental health (counseling or therapy)? I can't do this at all I can do this with lots of help or assistance I can do this with some help or assistance I can do this with little help or assistance I can do this with no help or assistance				
☐	☐	☒	☐	☐

Continue Next

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Texas Workforce Commission | Texas Education Agency

LIVE DEMO OF THE CAREER EXPLORER AND PROGRAM EXPLORER

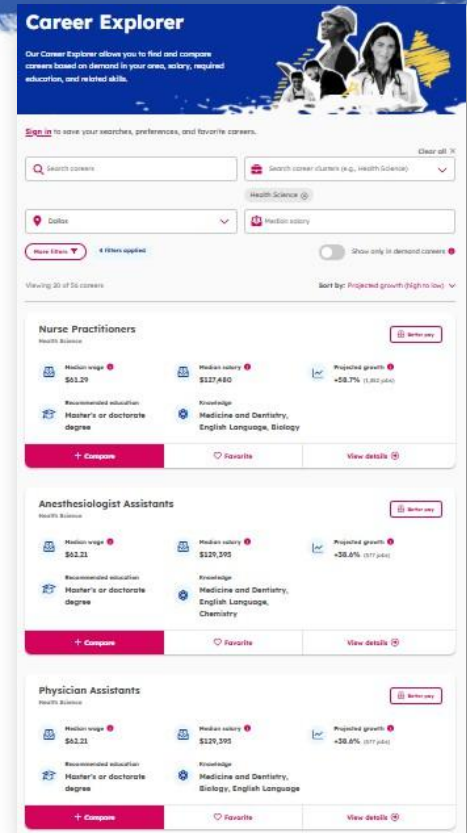
DEMO EN VIVO DEL EXPLORADOR DE CARRERAS Y DEL EXPLORADOR DE PROGRAMAS



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

El Explorador de Carreras permite a los usuarios buscar entre más de 1,000 puestos de trabajo.

- 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.
- Buscar roles por nombre de la carrera, grupo profesional, rango salarial y más.
- Los resultados se priorizan según el crecimiento proyectado.
- De forma predeterminada, se muestran las proyecciones de salario y crecimiento para todo el estado.



Additional filters can surface options to match skills and interests.

Los filtros adicionales pueden mostrar opciones que se ajusten a las habilidades y los intereses.

Filter career results

Careers
Search careers

Career clusters
Search career clusters (e.g., Health Science) ▼
Health Science

County
Search counties (e.g., Dallas) ▼
Dallas

Knowledge
Search knowledge ▼
English Language

Relevant areas of study
Search areas of study ▼
Health professions and related programs

Desired median salary
Enter a minimum (e.g., \$80,000)
☐ Show only careers with available salary information

Desired median hourly wage
Enter a minimum (e.g., \$25.00)
☐ Show only careers with available wage information

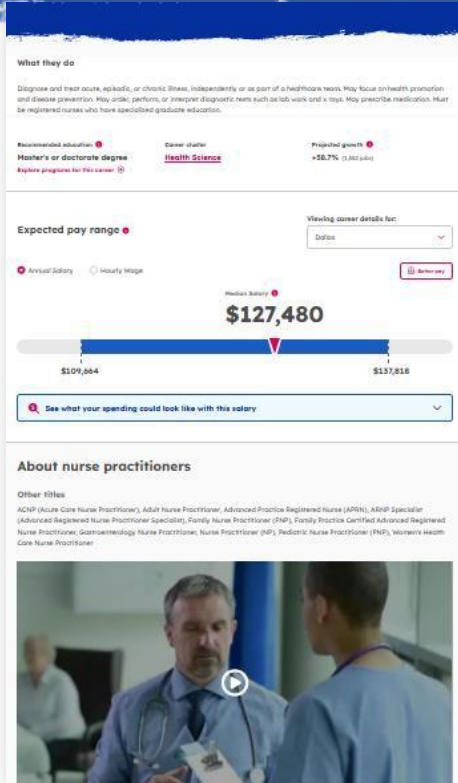
Recommended education
[Empty input field] [Empty input field]

[Cancel](#) [Apply filters](#)

- 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.
- El filtro «Conocimientos» ayuda a encontrar carreras que se alinean con las fortalezas en áreas de estudio.
- El filtro «Áreas de estudio relevantes» mostrará carreras que coinciden con distintos tipos de programas universitarios.

Career Details include a wealth of information about each role.

Los detalles de la carrera incluyen una gran cantidad de información sobre cada puesto.



- 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
- Ofrece una descripción general del puesto, incluido el salario esperado, las tareas y las habilidades, así como las certificaciones relacionadas
- Puede mostrar el salario y el crecimiento para cada condado
- El desglose del «Costo de vida» estima cuánto podrías destinar a diferentes categorías de gasto con el salario mostrado

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

El Explorador de Carreras también permite comparar varias carreras lado a lado.

Home > Find Your Future > Career Explorer > Compare careers

Compare careers

Get a side-by-side look at your selected careers so you can move forward with confidence. [Download PDF](#)

Viewing career details for:

[Add career](#)

	Nurse Practitioners	Respiratory Therapists	Psychiatric Technicians
	Better pay	Better pay In demand	
☐ Hourly wage ☒ Annual salary	Median wage \$127,480 Expected pay range \$109,664-\$137,818	Median wage \$80,317 Expected pay range \$69,296-\$84,333	Median wage \$39,475 Expected pay range \$36,436-\$46,613
Projected growth	Employment is expected to increase by +58.7% (1,352 jobs).	Employment is expected to increase by +22.7% (328 jobs).	Employment is expected to increase by +21.6% (170 jobs).
Recommended education level	Master's or doctorate degree	Vocational training or associate degree	Vocational training or associate 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, 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
- Compara hasta tres carreras a la vez
- Destaca el salario y el crecimiento proyectado
- Muestra el nivel educativo recomendado y las principales habilidades
- Los estudiantes pueden ver los detalles de las carreras o marcar como favoritas las que deseen revisar nuevamente

View details about the career

Ver detalles sobre la carrera

Robotics Engineers

[Add to favorites](#)

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

Robotics Engineers

Science, Technology, Engineering, and Mathematics

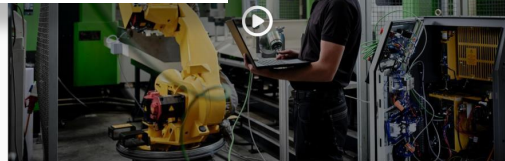
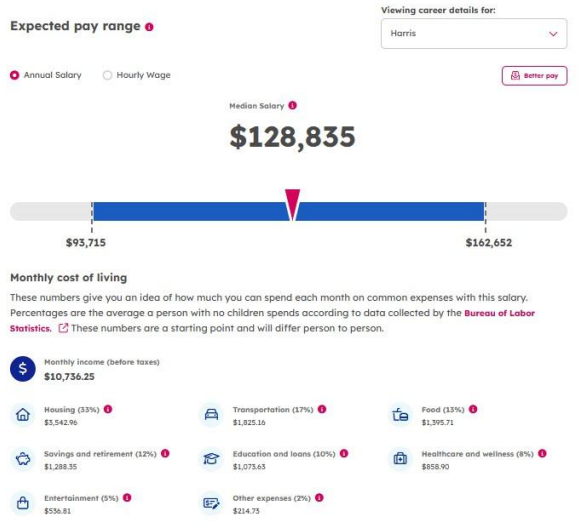
[Better pay](#)

Median wage	Median salary	Projected growth
\$61.94	\$128,835	+15% (461 jobs)
Recommended education	Knowledge	
Bachelor's Degree	Engineering and Technology, Design, Computers and Electronics	

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

View Details About Each Career!

¡Ver detalles sobre cada carrera!



Details on:

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

Detalles sobre:

- Información salarial
- Costo de vida mensual
- Enlaces a videos y sitios web útiles
- Nivel de educación necesario para la carrera
- Sugerencias de certificaciones

EXPLORE COLLEGE PROGRAMS

With the Program Explorer

EXPLORAR PROGRAMAS UNIVERSITARIOS

Con el Explorador de Programas



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

El Explorador de Programas ayuda a los estudiantes a encontrar programas en más de 140 instituciones de educación superior.

Program Explorer
Get a snapshot of degree and certificate programs across Texas. Filter by what's important to you to find the right fit.

[Sign in](#) to save your searches, preferences, and favorite programs.

Clear all X

Area of study: [v] Search schools: [v] Degree/certificate type: [v]

Average tuition: [v] Dallas, TX, USA [v] 60 miles [v]

Here Filters 3 filters applied Only show programs that offer online courses

Viewing 13 of 13 programs Sort by: Avg. cost per year (low to high) [v]

Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing
at Texas Woman's University
4-Year University | Denton, TX

Denton, TX • 36 miles away

Degree type: Bachelor's degree Avg. tuition: \$10,650 Median Salary: \$79,128

Avg. time to graduation: 4.5 years Learning format: Online/virtual

+ Compare Favorite View details

Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing
at Texas Woman's University
4-Year University | Denton, TX

Denton, TX • 36 miles away

Degree type: Master's degree Avg. tuition: \$10,650 Median Salary: \$106,035

Avg. time to graduation: N/A Learning format: Online/virtual

- Programs are subject areas that include majors
- Search by area of study, location, degree type, and more
- Organized by cost per year
- Los programas son áreas de estudio que incluyen carreras universitarias
- Buscar por área de estudio, ubicación, tipo de título y más
- Organizados por costo anual

Additional filters make results easier to sift through.

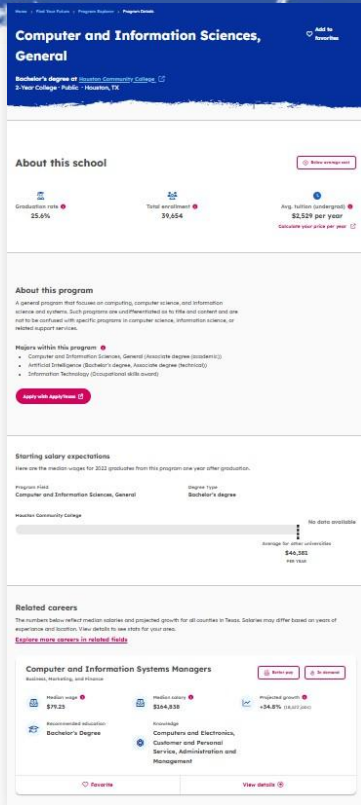
Los filtros adicionales facilitan la revisión de los resultados.

The image shows two screenshots of a web application. The top screenshot is titled 'Filter program results' and contains several filter sections: 'Desired salary after graduation' with a text input and a toggle for 'Include programs without available salary data'; 'Preferred schools' with a search bar; 'Location' with a dropdown set to 'Houston, TX, USA'; and 'Location type'. A 'Related careers' list is also visible, including 'Chefs and Head Cooks', 'Chemical Engineers', 'Chemical Equipment Operators and Tenders', 'Chemical Plant and System Operators', 'Chemical Technicians', and 'Chemistry Teachers, Postsecondary'. The bottom screenshot is titled 'Program Explorer' and features a header with a graduation cap icon and the text 'Get a snapshot of degree and certificate programs across Texas. Filter by what's important to you to find the right fit.' Below this is a 'Sign in' link. The main filter area includes a search bar for 'Area of study' with a dropdown menu showing options like 'marketing, and related support services', 'Citizenship activities', 'Communication, journalism, and related programs', 'Communications technologies/technicians and support services', 'Construction trades', and 'Culinary, entertainment, and...'. Other filters include 'Search schools', 'Degree/certificate type' (with 'Associate degree (academic)' and 'Bachelor's degree' selected), 'Houston, TX, USA', '60 miles', and a toggle 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.
- El filtro «Carreras relacionadas» ayuda a encontrar coincidencias de programas más específicas.
- ¿Estás considerando otras especialidades dentro de un campo? Usa el filtro «Áreas de estudio».
- También puedes encontrar programas relacionados directamente desde la página de detalles de una carrera.

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

Los detalles del programa muestran más información sobre la institución, las carreras universitarias y los resultados profesionales.



- 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.
- Las estadísticas sobre la institución corresponden al nivel de licenciatura en toda la escuela.
- Calcular tu costo anual puede ayudar a los estudiantes a estimar la matrícula y las cuotas según sus circunstancias.
- Las expectativas salariales para los estudiantes del programa son específicas del programa y del nivel del título.

COLLEGE & CAREER ACTION PLANS

PLANES DE ACCIÓN UNIVERSITARIOS Y PROFESIONALES



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

¡Los planes de acción universitarios y profesionales están disponibles para cada grado escolar!

- Step-by-step instructions – like a checklist for each grade
- Mix of articles, tasks, and exploratory activities like we've walked you through
- Instrucciones paso a paso, como una lista de verificación para cada grado
- Combinación de artículos, tareas y actividades exploratorias, como las que hemos revisado contigo

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

Planes de Acciones Universitarios y Profesionales

7th grade

♥ Add to favorites

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

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.

1

Discover your interests

Take a quiz to help you find out what interests you and how those interests relate to a career cluster.

Take the interests quiz



2

Get involved

Build skills in and outside the classroom by participating in activities and clubs.

Learn about extracurriculars



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.

1

Discover new careers

Use online tools to learn about different careers. Talk to your friends and family about what jobs they have.

Play the MiddleGalaxy Career game



2

Build your resume

Create a profile, keep it updated with activities and extracurriculars. Track your accomplishments over time.

Update your profile



3

Meet with your counselor

Ask your counselor about earning college credit in middle school.

Discover how to earn college credit



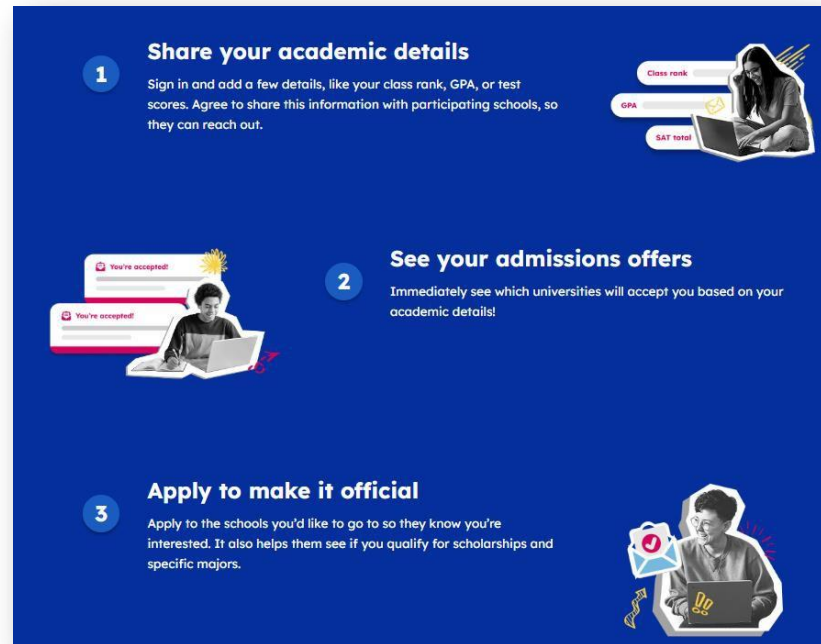
DIRECT ADMISSIONS

ADMISIÓN DIRECTA



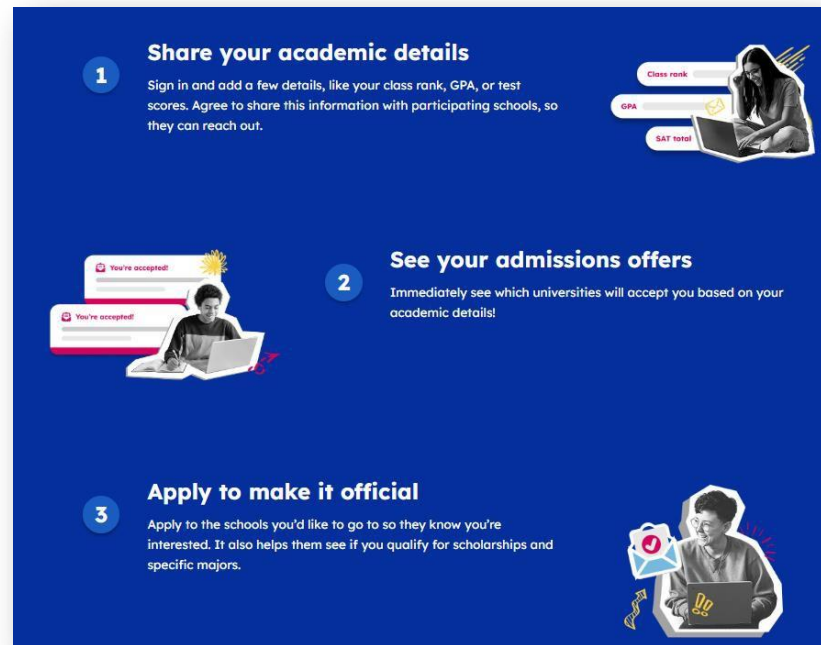
Direct Admissions Allows Seniors to See Admissions Offers in Just a Few Steps.

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



La admisión directa permite a los estudiantes de último año ver ofertas de admisión en solo unos pocos pasos.

- Se basa en información académica autodeclarada
- Deben optar por compartir su información con las instituciones participantes
- Deben enviar una solicitud para completar el proceso



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



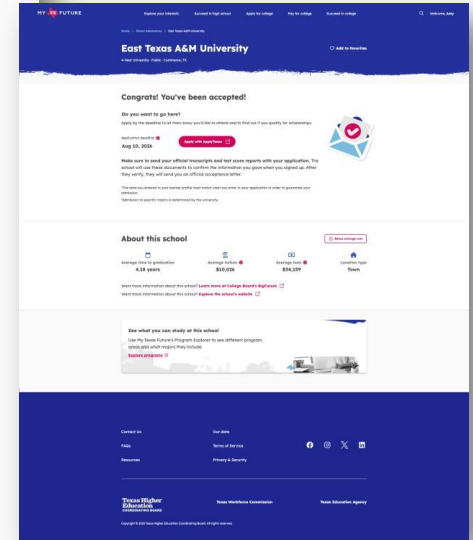
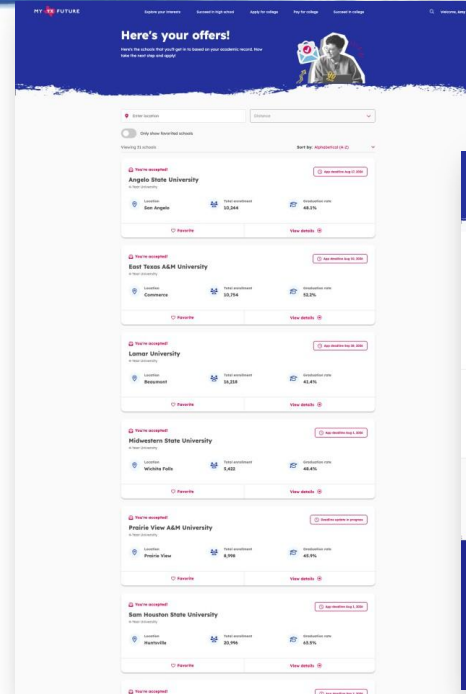
Información académica para las familias

- La información académica puede estar disponible para el estudiante a través de un portal.
 - Consulta con tu asesor
- Rango de la clase – Posición académica del estudiante en comparación con sus compañeros
- **Puntajes de exámenes** – SAT, ACT, TSIA2
- **GPA** – Promedio de calificaciones
- **Plan de graduación**
 - Programa Básico de Educación Secundaria
 - Programa Básico con una especialización
 - Nivel distinguido de logro académico



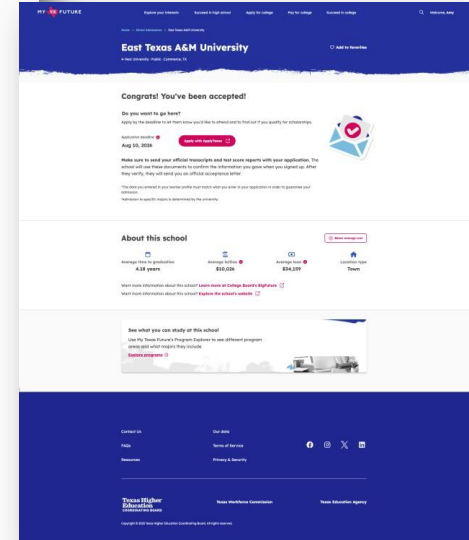
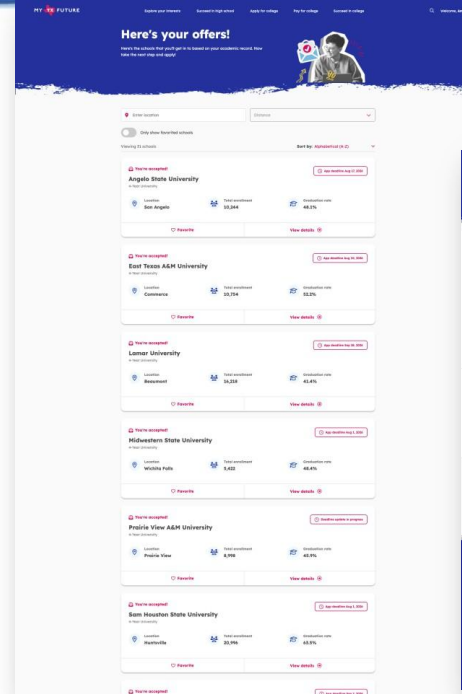
After Opting in, Students See a List of Admissions Offers.

- 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.



Después de optar por participar, los estudiantes ven una lista de ofertas de admisión.

- Se proporcionan algunos detalles sobre la institución de educación superior.
- Los estudiantes deben **presentar una solicitud y los documentos de respaldo** (expedientes académicos y reportes de puntajes) para recibir una oferta oficial.
- Las ofertas de admisión reflejan la admisión a una institución, no a una carrera universitaria específica.



Compare College Costs

Comparar costos universitarios

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

Compare college costs
Explore costs for the 2025-2026 academic year. Information is based on average costs for students living off campus taking 15 credit hours per semester. [Download PDF](#)

Search school School type

Enter location Distance

☐ Only show schools below average cost

Viewing 20 of 341 schools Sort by: Alphabetical (A-Z)

2-Year & Technical Colleges 4-Year Universities

Alamo Community College - Northeast Lakeview College [Below average cost](#)

2-Year College | Public | Inverness City, TX

Inverness City, TX

Tuition			
In-district	Out-of-district	Out-of-state	
\$1,412	\$1,542	\$1,102	

Basic living expenses			
Room & board	Transportation	Books & supplies	Other costs
\$1,452	\$1,104	\$500	\$1,802

Total cost of attendance			
In-district	Out-of-district	Out-of-state	
\$23,870	\$26,000	\$30,410	

Alamo Community College - Northwest Vista College [Below average cost](#)

2-Year College | Public | San Antonio, TX

San Antonio, TX

Tuition			
In-district	Out-of-district	Out-of-state	
\$1,412	\$1,542	\$1,102	

Basic living expenses			
Room & board	Transportation	Books & supplies	Other costs
\$1,452	\$1,104	\$500	\$1,802

Total cost of attendance			
In-district	Out-of-district	Out-of-state	
\$23,870	\$26,000	\$30,410	

Comparar factores financieros entre instituciones de Texas:

- Públicas vs. privadas
- Dentro del estado vs. fuera del estado
- Dentro del distrito vs. fuera del distrito
- Alojamiento y alimentación
- Viajes
- Libros de texto

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.

- La ayuda financiera puede abrir puertas a trayectorias universitarias y profesionales, pero es importante saber qué oportunidades son adecuadas para ti.

- Mi Futuro en Texas cuenta con recursos dedicados a definiciones financieras y planificación.

Ayuda financiera

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

With so many different financial aid options out there, you might be wondering through each type of financial aid and explain their differences. We'll even opportunities.

Some types of aid are based on financial need, and some on academic performance. Some types of aid are based on financial need, and some on academic performance. Some types of aid are based on financial need, and some on academic performance.

Why should you care about aid?

When you submit a financial aid application, it opens the door to many types of aid that can help pay for your education after high school, but you must apply to be eligible.

In Texas, all high school seniors are required to submit a financial aid application. Every year, billions of financial aid dollars go unclaimed by students, simply because they don't know how to apply.

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

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

Tipos de ayuda financiera

Find definitions for:

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

Encuentra definiciones de:

- Subvenciones
- Becas
- Préstamos estudiantiles
- Programas de estudio y trabajo
- ¡Aprende cómo puedes ahorrar dinero y ayudar a pagar la universidad!

The screenshot shows the 'Financial Aid Packages' section of the MY TX FUTURE website. The page has a blue header with the title 'Financial Aid Packages' and a link to 'Add to favorites'. Below the header, there are three main sections: 'What to do after you submit your financial aid application', 'What is a financial aid offer letter?', and 'When and how will I get my award?'. Each section contains detailed text and links to related resources. For example, the 'What to do after you submit your financial aid application' section includes a link to 'Exemptions and waivers'. The 'What is a financial aid offer letter?' section includes a link to 'How to Use the GI Bill as a Dependent from National Military Family Association'. The 'When and how will I get my award?' section includes a link to 'Learn more about 529 Accounts'. The page also features a 'Related readings' section with links to 'Financial Aid Packages', 'Apply for scholarships', and 'Learn more'. A red circular icon with a white arrow pointing up is located in the bottom right corner of the page.

Financial Aid Packages [Add to favorites](#)

What to do after you submit your financial aid application

Once you submit your financial aid applications, you may receive multiple offers that you'll need to choose from. You'll need to know how to understand and compare your financial aid offers to choose the right one for you. Don't worry—we'll walk you through the details of financial aid offers so that you can make an informed decision.

What is a financial aid offer letter?

After you submit your financial aid application and are accepted to a college, the school will send you a financial aid offer letter. This letter will tell you how much aid the college or university is offering you for the upcoming academic year. It will also have the type of aid they're offering.

While you may get your letter in the mail, most colleges send them in a digital format through your online student portal. Sometimes, financial aid offers are called "financial aid packages" or "financial aid awards," whether it's a letter, package, or award, they're all talking about the financial aid a college is offering you.

When and how will I get my award?

Generally, students start receiving financial aid packages in March. If you were late to submit your FAFSA or TASFA (and especially if you submitted it after any priority deadlines), you might not get your package until May or June.

Some schools won't notify you when your offer is ready. That's another reason you should check your student portal weekly. Even if the college mails you a physical letter, you'll still need to log into your portal to accept the aid offer. Keep in mind, you can choose to *not* accept part or even all of a college's aid offer.

Tip: If you have a smartphone, set a weekly reminder to check your portal. Just be sure to choose a day and time when you'll likely be near a computer or Wi-Fi. This way, you won't forget to check!

[X Close](#)

Exemptions and waivers

Also, there are various programs that exempt or waive tuition, fees, and other expenses related to attending college. Exemptions allow special groups of Texas residents or nonresidents to enroll and pay a reduced amount of tuition or fees. Waivers allow special groups of nonresidents to enroll and pay the Texas resident tuition or fee rate. Each program will have its own set of eligibility requirements.

[Texas exemption and waiver programs from HHLeads](#)

Support for military connected students

The military also provides a couple of options for funding higher education. All service members are eligible for tuition assistance while on active duty or after service through the military GI Bill.

If your parent is in the military or is a veteran, you may be eligible to use some or all of their education benefits. [Learn more: How to Use the GI Bill as a Dependent from National Military Family Association](#)

Save money for college

Families can start saving money for college early! Whether you can save a little or a lot, creating a 529 account lets you put money aside for college in a special account that can only be spent on tuition and fees. 529 accounts aren't reported on your taxes and protect your money for your future!

[Learn about 529 Accounts](#)

Related readings

- [Financial Aid Packages](#) [Learn more](#)
- [Apply for scholarships](#) [Learn more](#)

Apply for Financial Aid

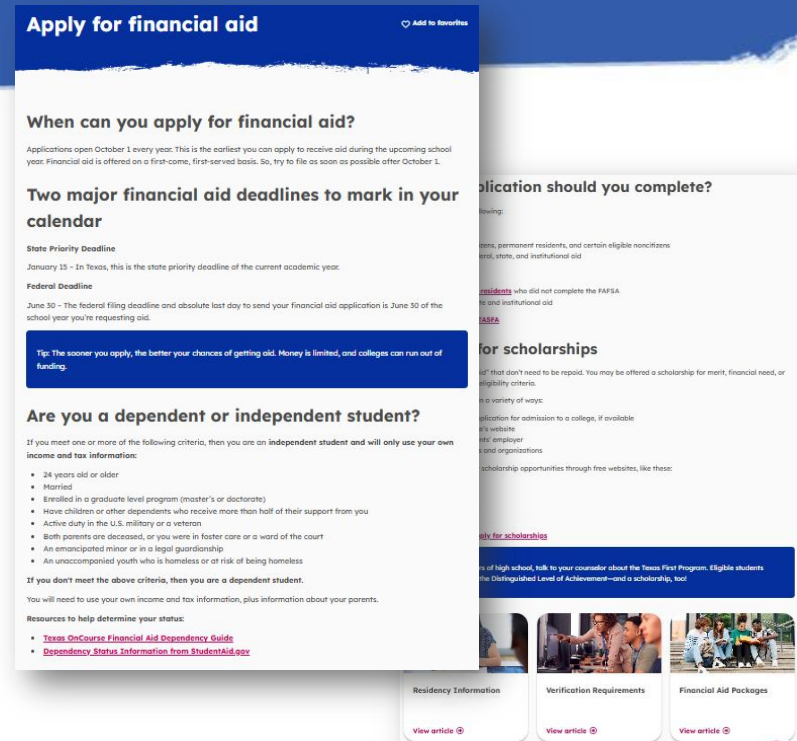
Solicitar ayuda financiera

Clear and simple guidance:

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

Orientación clara y sencilla:

- Fechas límite de la ayuda financiera
- Determinación del estatus de dependencia
- Comparaciones entre FAFSA y TASFA
- Información sobre la residencia
- Requisitos de verificación
- Paquetes de ayuda financiera



Apply for Scholarships

Solicitar ayuda financiera

Useful links and tips:

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

Enlaces y consejos útiles:

- Plataformas de búsqueda de becas
- Oportunidades de microbecas
- El Programa Texas First
- Becas altamente selectivas
- Subvenciones

Apply for scholarships

[Add to Bookmarks](#)

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 "need 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](#)
- [College Search](#)
- [Scholarships.com](#)
- [Appify](#)

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

Start earning micros Scholarships with RaiseMe

When many of us hear the word "scholarship," we likely think of a big chunk of money that students earn for extraordinary achievement or talent, like winning an art competition or getting named MVP of a high school sports team. And we often think of the "scholarship hunt" as something you only do in your senior year of high school.

Luckily, **RaiseMe** opens the door for who, when, and how students can earn scholarships through all of high school—not just your senior year!

RaiseMe is a free platform that can help you discover colleges and earn what are called "micro-scholarships" for your academic and extracurricular achievements throughout high school.

You can earn micro-scholarships for what you've already doing. This may include:

- Courses - getting A's, maintaining a certain GPA, and more
- Extracurriculars - engaging in college prep or leadership activities
- Community service - volunteering
- Honors and awards - being recognized
- Test scores - scoring well on the SAT/ACT
- College events - going on a college visit
- FAFSA - completing the FAFSA senior year
- Work experience - working, interning, or supporting one's family

RaiseMe partners with several public and private colleges and universities throughout the country, and each institution distributes scholarship awards to offer and how much money they'll give for each award. It's important to know that you'll only receive micro-scholarships if you apply, are admitted to, and enroll in the college you earned them for.

Texas First Program

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

If there are so many scholarship databases, it's easy to get overwhelmed and look for help from advisors that guarantee scholarship awards for a fee. You should never pay for assistance to search for a scholarship or to complete a scholarship application.

Highly selective scholarships

Scholarship programs are highly selective and have an intensive application process that can begin as early as freshman year. Some programs award exceptional students with full-ride scholarship opportunities that pay for 100% of expenses, and may also cover other costs associated with college.

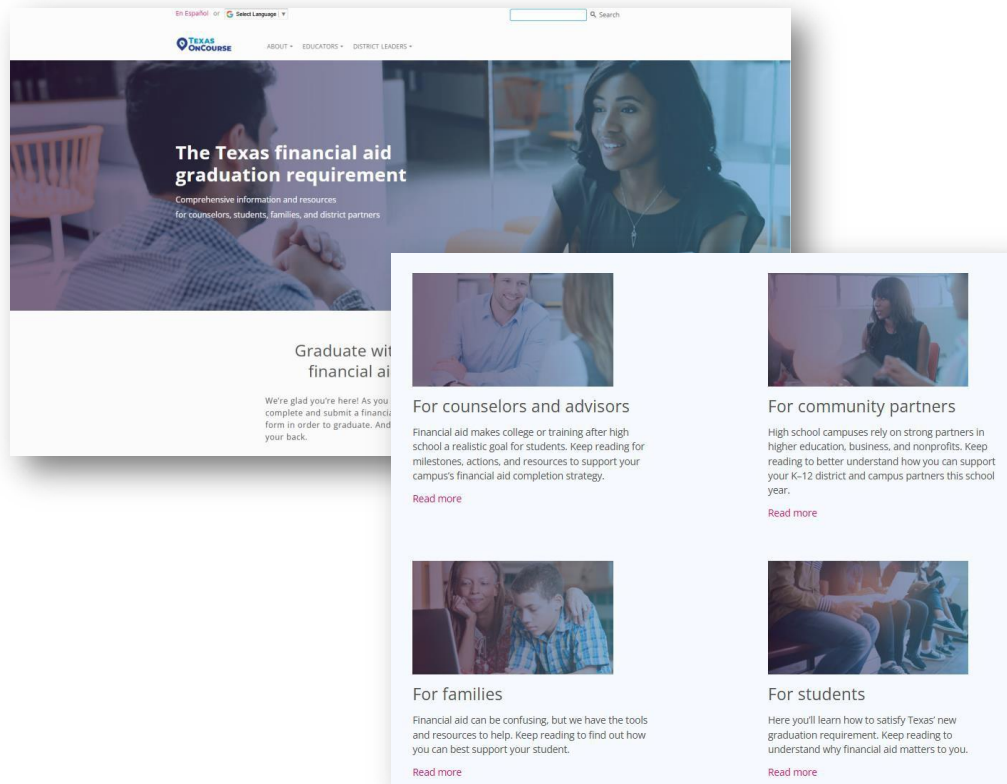
Students learn more about some of these programs, their requirements, and if you may be a qualified applicant.

- [McCombs Leadership Program](#)
- [McCombs National College Honor Society](#)
- [Fort Cook Scholarship Program](#)
- [University of Texas at Dallas](#)
- [Dallas Foundation for the Performing Arts](#)
- [UT Dallas Scholars Fund](#)
- [America College Fund](#)
- [Coca-Cola Scholars Foundation](#)

Steps to a strong scholarship application

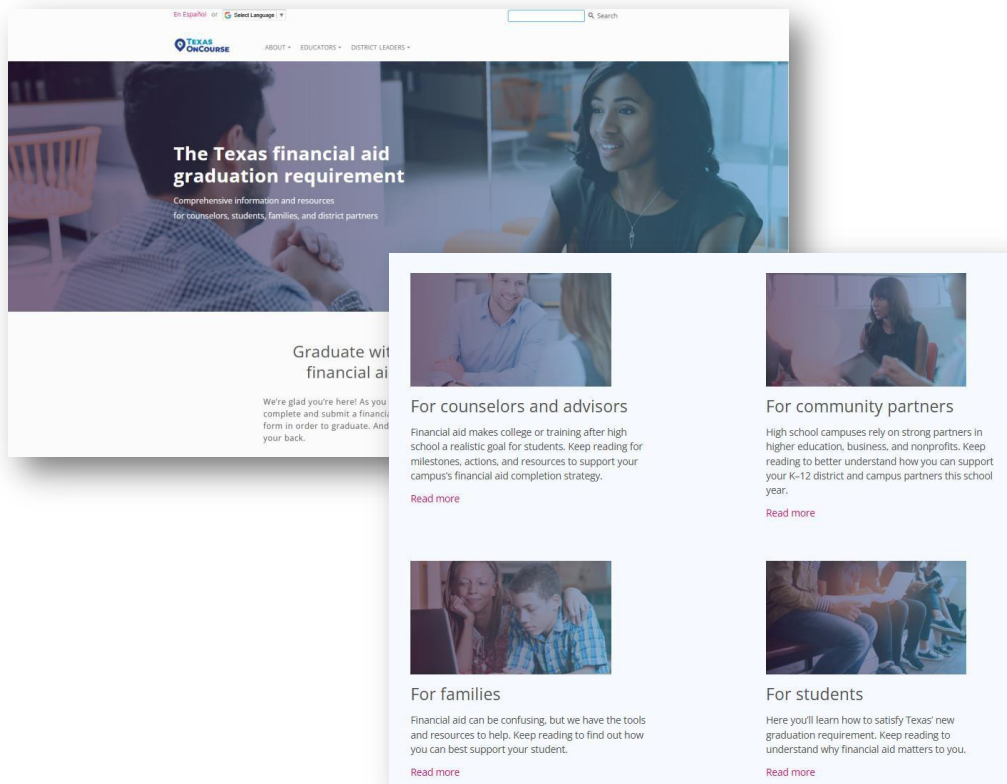
- Organized
- Research related materials
- Log in simple, conventional email address
- Track due dates
- Submit applications exactly as requested
- Make copies before submitting

Financial Aid Toolkits



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

Kits de herramientas de ayuda financiera



- Integrales y disponibles para descarga
- Guías para:
 - Orientadores y asesores
 - Socios comunitarios
 - Familias
 - Estudiantes
- Recursos útiles, listas de verificación, respuestas a preguntas frecuentes y más

Resources

Recursos

[My Texas Future](#)

[Direct Admissions](#)

**We Would Love Your
Feedback!**

**¡Nos encantaría recibir
tus comentarios!**





QUESTIONS?

¿PREGUNTAS?





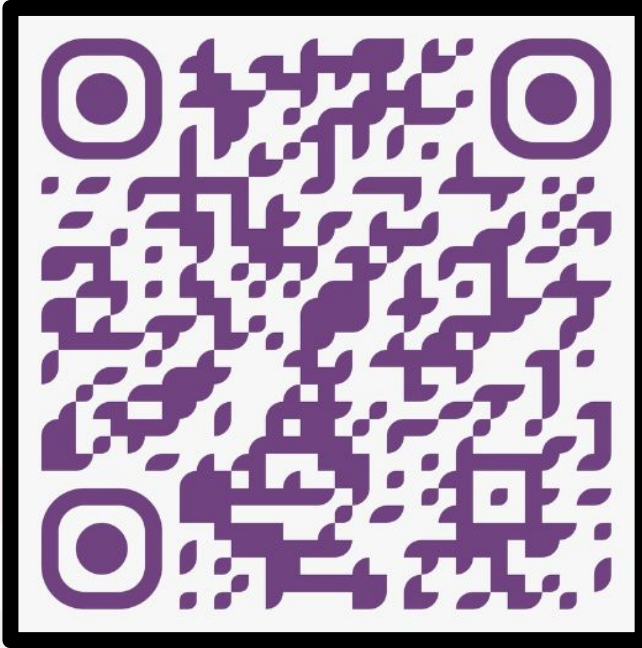
Use the Q&A Button

Usa el botón de preguntas y respuestas (Q&A)





Attendance



Asistencia

Parent Feedback



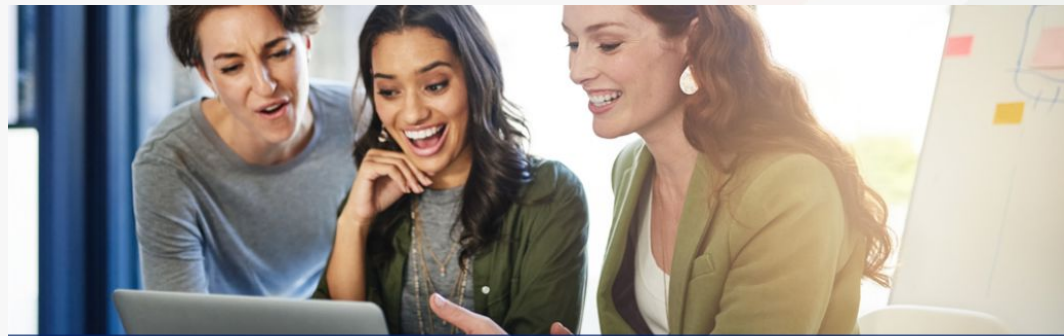
Comentarios de los padres



3 Easy Steps



bit.ly/txel-subscribe



Subscribe to TXEL Portal

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



3 pasos fáciles



bit.ly/txel-subscribe



Suscríbete al portal TXEL

Paso 1

¡Quiero recibir recursos útiles! Soy un/una...

- ☐ Padre o miembro de la familia
- ☐ Educador
- ☐ Socio comunitario

Paso 2

Dirección de correo electrónico

nombre@ejemplo.com

Confirmar el correo

nombre@ejemplo.com

Nombre del distrito escolar

Nombre del distrito escolar

Paso 3

Estoy interesado en...

Marque todas las que correspondan

¡Por favor seleccione al menos una opción!

- ☐ Recursos para padres y familias: incluye boletines trimestrales
- ☐ Recursos y orientación actualizada para educadores
- ☐ Participación en grupos de trabajo





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

**¡Gracias
presentadores,
intérpretes y
asistentes!**



T3 Series

**Fostering
Statewide
Community
Connections**

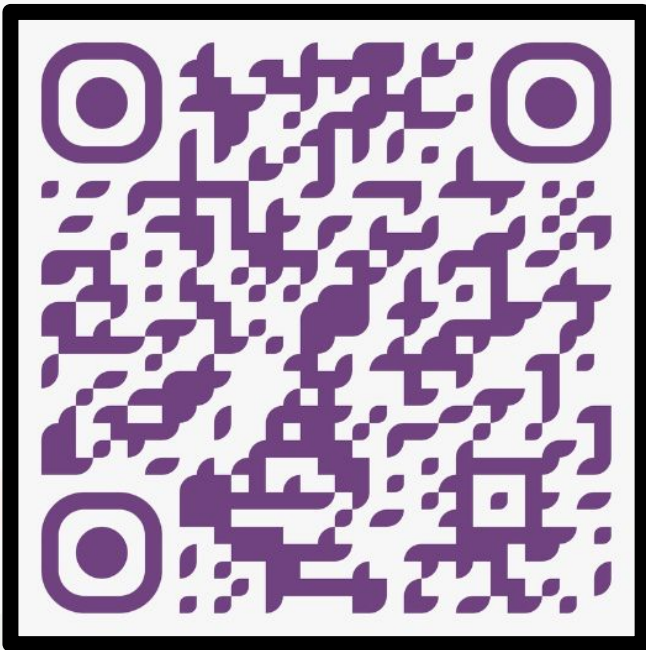


**Fomentando
conexiones
comunitarias a
nivel estatal**



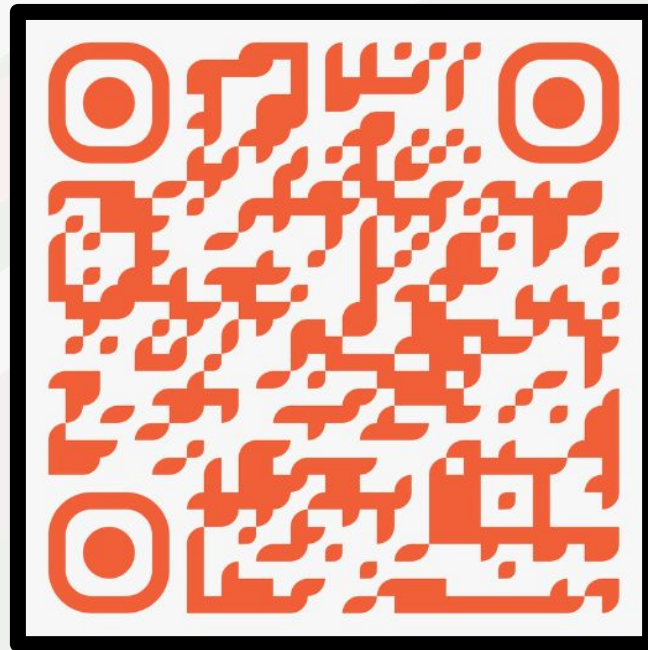


Attendance



Asistencia

Parent Feedback



Comentarios de los padres

