

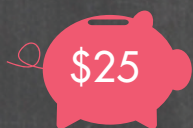


HE DREAMS
OF
COLLEGE

TOGETHER,
WE CAN
MAKE
THAT
DREAM
HAPPEN



YOUR CHILD GETS HIGHER EDUCATION



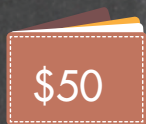
INITIAL
DEPOSIT



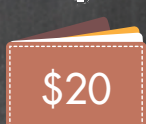
ADDITIONAL
INVESTMENT



\$35 TOTAL
INVESTED



D E B T
REDUCED



D E B T
REDUCED



\$70 TOTAL
REDUCED

YOU GET DEBT FORGIVENESS



About the Program

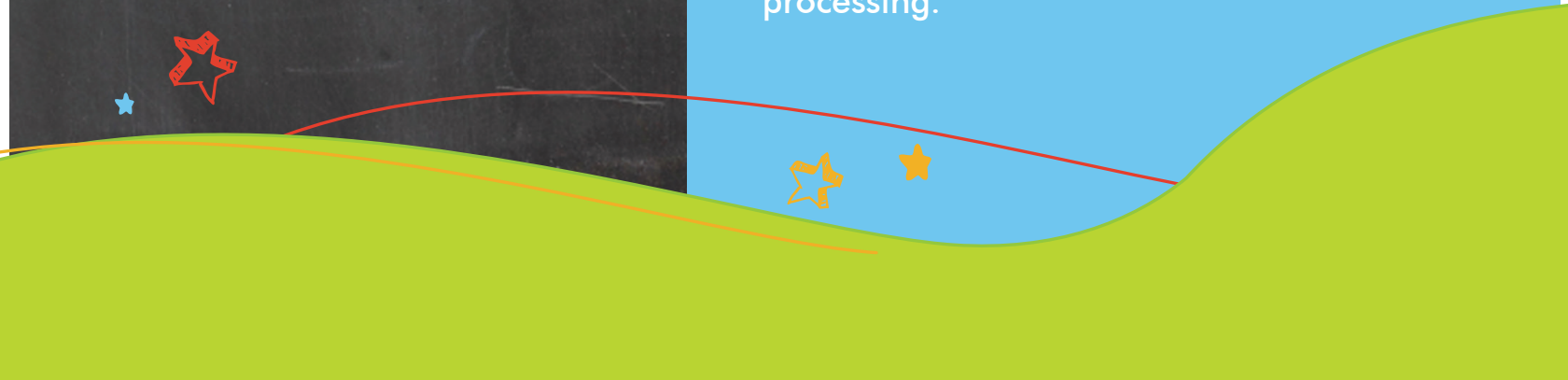
The Child Support Savings Initiative (CSSI) is designed for parents who owe back child support or judgments.

How You Can Help Your Child

We're here to help you shape your child's future while reducing your child support debt. When children have a savings account in their name, they are seven times more likely to attend college and not dropout. A child with designated savings for school, even at a lower amount (less than \$500), is nearly five times more likely to graduate from college than a child with no savings account.

How to Get Started

You can start by opening a 529 higher education savings account for your child with the enclosed application and check or money order with a minimum deposit of \$25. This 529 account can be used to help with Qualified Higher Education Expenses such as costs for tuition, room and board, or books. Child Support Services will verify your child support case with arrears owed to Kansas and will forward your application and opening deposit to Learning Quest for processing.



Child Support Savings Initiative Program Application

Print clearly, preferably in capital letters and black ink. Do not staple.
See the Program Description for complete details.

STEP 1 - Beneficiary (Child) Information

Beneficiary's First Name	Middle Initial	Beneficiary's Last Name
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Beneficiary's Street Address	Apartment/Unit
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City	State	Zip
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Beneficiary's U.S. Social Security Number	Beneficiary's Date of Birth
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Beneficiary's Citizenship

STEP 2 - Noncustodial Parent Information

List the individual who will be the Interested Party of the CSSI account. This should be the parent with child support arrears owed to Kansas.

Mr. / Mrs. / Ms.	Noncustodial Parent's First Name	Middle Initial	Last Name
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Noncustodial Parent's U.S. Social Security Number

Noncustodial Parent's Street Address	Apartment/Unit
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City	State	Zip
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Noncustodial Parent's Email Address

Telephone Number (daytime)	Telephone Number (evening)
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Child Support Case ID Number

STEP 3 - Investment Option

Before choosing your investment option below, see the Learning Quest Handbook for complete information about the investments offered. Choose either an Age-Based Track or a Static Portfolio. If you chose more than one, or do not select an option below, your contributions will be invested in the Index Age-Based Track. You can change your investment option twice per calendar year.

Age-Based Tracks

You may select between the age-based tracks below. We offer three tracks based on your comfort with risk as well as an index track. Once you select a track, your contribution will be invested in the appropriate portfolio based on the age of Designated Beneficiary. As the beneficiary gets older, the assets will move to a progressively more conservative portfolio.

- | | |
|---------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> Conservative Track | <input type="checkbox"/> Moderate Track |
| <input type="checkbox"/> Aggressive Track | <input type="checkbox"/> Index Track (default if none chosen) |

Static Portfolios

The static portfolios offer a fixed-allocation strategy, which means that the amount of stock, bond and money market funds in the portfolios is set and will not change. The assets will remain in the portfolio you select below until you choose a new Investment Option.

- | | |
|--------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Very Aggressive | <input type="checkbox"/> Aggressive |
| <input type="checkbox"/> Moderate | <input type="checkbox"/> Conservative |
| <input type="checkbox"/> Very Conservative | <input type="checkbox"/> Short-Term |
| <input type="checkbox"/> Short-Term Plus | <input type="checkbox"/> Total Growth Index |
| <input type="checkbox"/> 100% Equity | <input type="checkbox"/> Total Bond Market Index |
| <input type="checkbox"/> Balanced Index | |
| <input type="checkbox"/> Money Market | |

STEP 4 - Signature

By signing this application, the undersigned certifies that all the information contained herein is accurate and has read and understood the Child Support Savings Initiative Program Description.

The undersigned further authorizes enrolling the beneficiary (child) in the Child Support Savings Initiative Program within the Learning Quest 529 Education Savings Program. I further authorize Child Support Services to obtain the beneficiary's social security number and address from my child support case and use that to enroll the child if I was unable to provide that information.

Noncustodial Parent's Signature

Date

Mailing Addresses

Mail all forms to the address below. Checks must be made payable to Learning Quest. Mail the forms to the address below:

Child Support Services, CSSI Program
P.O. Box 0497
Topeka, KS 66601-0497

For overnight delivery or registered mail:
Child Support Services, CSSI Program
555 S Kansas Ave, 3rd Fl
Topeka, KS 66603

Contacts

For questions about the investments available for your Learning Quest account, please call American Centruity Investments at 1-800-579-2203.

For questions about the CSSI program, please call Child Support Services at 1-888-632-7758.

For Official Use Only

APPROVED BY DCF

DCF Representative Signature



Eligibility

A noncustodial parent with an open IV-D child support case with Kansas Child Support Services for a minor child with an arrears amount owed to the State of Kansas is eligible to open a CSSI account.

For every dollar invested in the child's CSSI Program account, two dollars of child support arrears owed to the state will be written off. The noncustodial parent must contribute at least \$25 to open an account. The State of Kansas, Department for Children and Families, will be the owner of the account with the child named as the beneficiary. See the Learning Quest Handbook for a definition of Qualified Higher Education Expenses.

To receive the credit towards State arrears for each deposit to the CSSI account, the noncustodial parent must make the current child support payment in full during the same month plus pay one dollar (\$1) towards the arrears through the Kansas Payment Center. If there is no current support obligation, then the only payment required would be one dollar (\$1) towards the arrears. If these payments are not made during the same month as the deposit into the CSSI account, then no credit will be given towards the child support arrears owed to the state.

Applicants are encouraged to apply at any time. Once approved, Learning Quest will issue written confirmation of the account and provide payment vouchers that will be routed to you from the Kansas Child Support Services office.

Each child (the designated beneficiary for the CSSI account) may be eligible for only one account under the CSSI Program, but there is

no limit to the number of children from the same household that can be eligible. Because credit is given to the noncustodial parent from Kansas Child Support Services for contributions for a specific child, the beneficiary of the account cannot be changed. If the noncustodial parent already has a Learning Quest 529 Education Savings Program account for the child, any contributions made to that account will not be eligible for credit. Contributions must be made to the new account owned by the KS Department of Children and Families to receive credit.

If additional investment slips are needed please contact Child Support Services at 1-888-632-7758 for additional forms so we can ensure the correct account number is on the slip.

Account Setup

You must complete a CSSI Application for each child you wish to have an account. Prior to completing the CSSI Application, you should review the Learning Quest Handbook which will provide more information on the account as well as the investment options that you may select in which the funds you contribute will be invested.

The account will be established for the beneficiary child named on your CSSI application and will default into the Index Age Based Track investment unless you designate a different investment portfolio.

You will be established as an interested third party on the account so that you will receive quarterly statements from Learning Quest any time there is activity in the account for the previous quarter.



Eligible Contributions

Contributions can be made by you as well as anyone on your behalf. Contributions can only be submitted by **check or money order made payable to Learning Quest and sent directly to Learning Quest** at one of the addresses below. Investment slips will be mailed to you when the account opens and must be submitted with the check.

Learning Quest
PO Box 29202
Shawnee Mission, KS 66201-9202

Overnight Address
Learning Quest
2534 Madison Ave, 3rd Floor
Kansas City, MO 64108-2335

How the Arrears Reduction Occurs

On a quarterly basis, Child Support Services will review the accounts to ensure child support payments were made and make reductions to arrears owed to the State of Kansas. Once reductions are made, you will be mailed a letter from Child Support Services with information on the adjustments. Reductions will be given for deposits made by both the noncustodial parent and other individuals.

Learning Quest Account Transactions

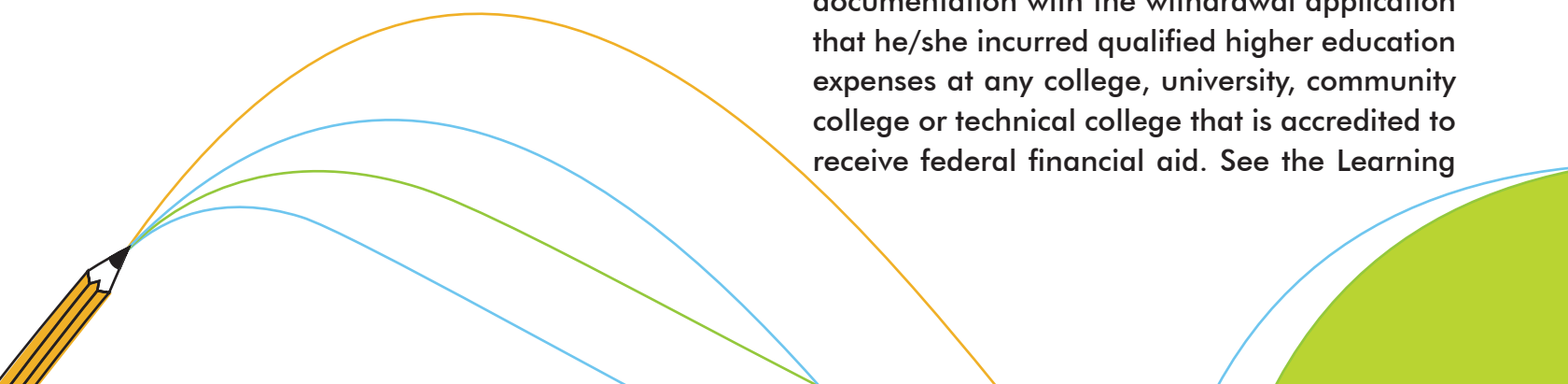
Because the State of Kansas is the account owner, all changes and transactions must be submitted to DCF, this includes name and address changes for the beneficiary. These requests will be received by Child Support Services to verify the accounts exist and forwarded on to Learning Quest for processing. Requests to update information must be submitted in writing to DCF with necessary documentation on the CSSI Program Information Change Form found online at: www.dcf.ks.gov/services/CSS/Pages/529.aspx or by calling 1-888-632-7758.

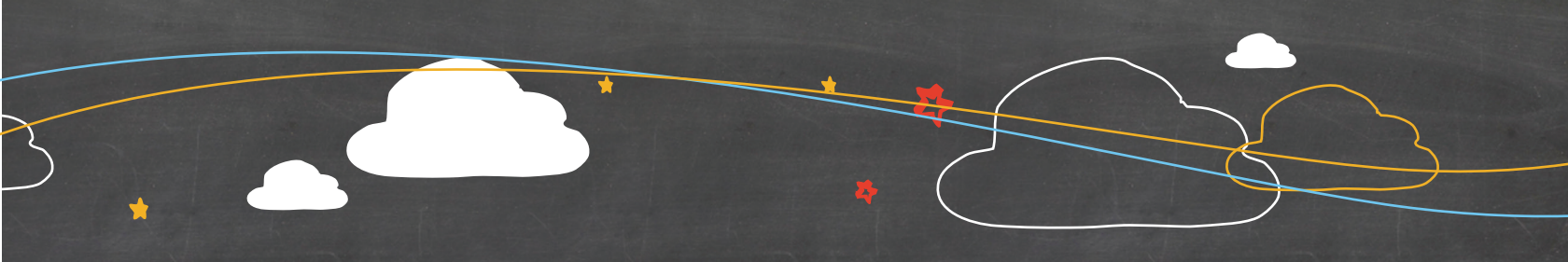
Exchanges

You may change the investment option once per year. You may use the CSSI Program Information Change Form found online at: www.dcf.ks.gov/services/CSS/Pages/529.aspx. or by calling 1-888-632-7758. Child Support Services will provide the account number information on the form for you. If you have questions about the investment options please contact American Century Investments at 1-800-579-2203. Additional information about the investment options can be found in the Learning Quest Handbook.

Qualified Withdrawals

To make a withdrawal from the account, the designated beneficiary will have to provide documentation with the withdrawal application that he/she incurred qualified higher education expenses at any college, university, community college or technical college that is accredited to receive federal financial aid. See the Learning





Quest Handbook for more information on “Qualified Higher Education Expenses” and “Eligible Educational Institutions.” The beneficiary can either submit receipts for paid expenses or submit a bill from the eligible institution if requesting a check made payable to the institution. If the beneficiary is under the age of 18, the request for withdrawal will also need to be signed by a parent or guardian. Requests for withdrawals must be submitted in writing to Child Support Services on the CSSI Program Withdrawal Form found online at: www.dcf.ks.gov/services/CSS/Pages/529.aspx or by calling 1-888-632-7758. Child Support Services will verify the account exists and forward the application and documentation to Learning Quest for distribution of the funds.

Nonqualified Withdrawals

If the designated beneficiary does not make a qualified withdrawal by the age of 25, the beneficiary can request a distribution for non-educational purposes. However, any penalties and taxes due on the nonqualified withdrawal will be the responsibility of the beneficiary.

Death of a Noncustodial Parent or Beneficiary

If the noncustodial parent dies, his/her rights will be transferred to the custodial parent if he/she survives and then to the beneficiary or a guardian if the beneficiary is under 18 years of age.

If the beneficiary dies, his/her rights will pass to the beneficiary’s heirs at law.

Additional Benefits of Opening the 529 Account

Deposits can be withdrawn by the beneficiary tax free for higher education expenses. Additionally, Kansas taxpayers may also be eligible for a deduction on their Kansas income taxes for deposits into a 529 plan.

Contact Information

If you have questions about the program, you can contact Child Support Services at 1-888-632-7758. If you have questions about Learning Quest you may contact American Century Investments at 1-800-579-2203.



Please mail check or money order to:

Learning Quest
PO Box 29202
Shawnee Mission, KS 66201-9202

Overnight Address

Learning Quest
2534 Madison Ave, 3rd Floor
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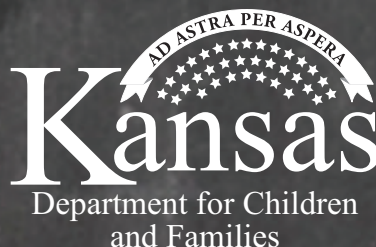
For questions about the investments available for your Learning Quest Account, please call **American Century Investments at 1-800-579-2203.**

For questions about the CSSI program, eligibility and enrollment, please call **Child Support Services at 1-888-632-7758.**

To view payment history or to check if a specific payment has been received, processed or distributed, please call the **Kansas Payment Center at 1-877-572-5722 or visit: www.kspaycenter.com.**

For questions about applying for child support, child support balances, support enforcement services or an existing child support case, call the **Child Support Call Center at: 1-888-757-2445.**

Kansas Child Support Services is funded by 66% federal funds and 34% state funds. The Annie E. Casey Foundation has provided \$50,000 for the outreach of the Child Support Savings Initiative. The W. K. Kellogg Foundation has provided \$600,000 for this program.



Strong Families Make a Strong Kansas