



## Q3 2025 Marketing Results

December 18, 2025

# Executive Summary

- Growing the Plan:
  - After a slow start to the year, New Accounts are now equal to last year.
  - Contributions are up 9% YTD.
  - Gifting Contributions are up 18% YTD.
  - September was a very successful month in growing participation in the plan helped by the successful CalKIDS LifeCents campaign and the 50-50-50 offer.
  - New PR agency has been engaged to drive coverage of ScholarShare 529 in earned media.
- Infrastructure & Capabilities:
  - Plans are underway to significantly enhance our audience targeting capabilities by adopting more advanced technology platforms and data modeling techniques in early 2026.



# ScholarShare 529 2025 Marketing Plan – Q3 Achievements

	Goal	Strategy	Achievements
1	<b>Gain New Accounts/AUM</b>	<p>Strategically use technology and marketing resources to grow the plan.</p> <p>Marketing Performance Targets:</p> <ul style="list-style-type: none"> <li>6% growth in Total Accounts</li> <li>4% growth in Contributions</li> <li>&lt;2% of Total Accounts closed due to rollovers</li> </ul>	<p><b><u>YTD Results</u></b></p> <ul style="list-style-type: none"> <li>New Accounts are up 0.4% versus YTD 2024. New Accounts are 75% of Annual Target of 50,000.</li> <li>Total Accounts of 476,471 are up 7% over YTD 2024.</li> <li>Contributions are up 9% versus YTD 2024 Contributions.</li> </ul> <p><b><u>Marketing Performance Metrics YTD:</u></b></p> <ul style="list-style-type: none"> <li>Total Accounts Growth Goal: 6% (479,506), 99% YTD (476,471)</li> <li>Contributions Growth Goal: 4% (\$1,413 million), 74% YTD (\$1.05 billion)</li> <li>% of Total Accounts closed due to rollovers Goal: &lt;2%, 0.39% Year Ending 9/30/25</li> </ul>
2	<b>Increase Account Owner Diversity</b>	Leverage targeted media and PR/media relations to increase the diversity of ScholarShare 529 account owners.	CalKIDS and multi-cultural media targeting for ScholarShare ads continue to have a positive effect on diversifying our account owner base. Yet, the reliability of our tracking is declining as consumers are less willing to share information.
3	<b>Cross-sell younger CalKIDS claimants on ScholarShare</b>	Engage CalKIDS claimants with content to spur ScholarShare account openings	Successful engagement and cross-sell impact from mid-year LifeCents promotion. Learnings will be leveraged in 2026 expansion of messaging to CalKIDS registrant families.
4	<b>Grow plan via Employers/RIAs</b>	Continue to build relationships with employers (public and private) and registered investment advisors to attract new account owners.	Workplace presentation materials updated for TIAA education consultants and SIB outreach team.
5	<b>Support tenured account owners</b>	Continue to enhance the College Countdown program to serve the needs of mature account owners on the cusp of using their 529 savings.	College Countdown website content was regularly refreshed, and current account owners with beneficiaries age 16+ received a monthly email highlighting new information. A virtual open house focused on expanded uses of 529 savings resulting from HR 1 was hosted in October. There were more than 80 participants.

# ScholarShare 529 Business Results

## Marketing Performance Targets

- Total Accounts Growth Goal: 6% (479,506), 99% YTD (476,471)
- Contributions Growth Goal: 4% (\$1,413 million), 74% YTD (\$1.05 billion)
- % of Total Accounts closed due to rollovers Goal: <2%, 0.39% YTD

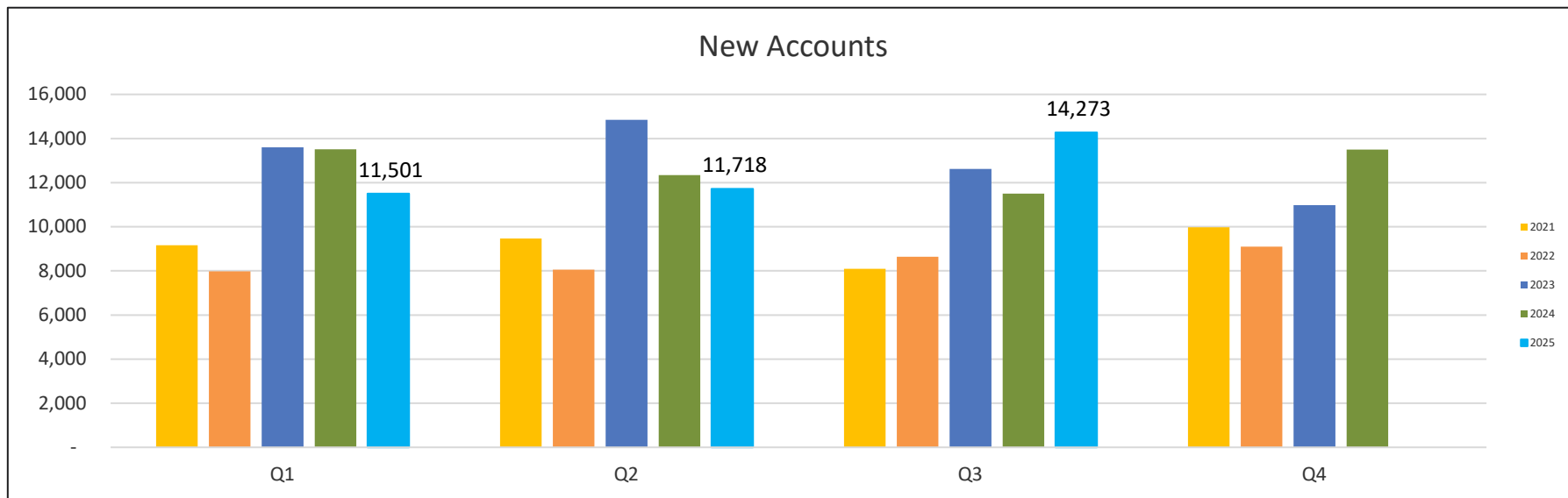
Accounts and Contributions	September 30, 2024	September 30, 2025	% Change
Total New Accounts Opened	37,345	37,492	0.4%
Total New Contributions Collected <sup>1</sup>	\$962 million	\$1,050 billion	9.2%
Growth Rate <sup>2</sup>	ScholarShare 529	Industry	% Difference
Annual Asset Growth Rate excluding CalKIDS/Local CSAs	12.2%	13.6%	-1.3%
Annual Asset Growth Rate including CalKIDS/Local CSAs	13.3%	13.6%	-0.3%
Rollovers	Year Ending September 30, 2024	Year Ending September 30, 2025	% Change
% of Plan Accounts Closed Due to Rollovers <sup>3</sup>	0.37%	0.39%	0.02%
Accounts and Assets	September 30, 2024	September 30, 2025	% Change
Total Open Accounts	445,050	476,471	7.1%
Assets excluding CalKIDS/Local CSAs	\$15.1 billion	\$16.9 billion	12.2%
Assets including CalKIDS/Local CSAs	\$16.5 billion	\$18.7 billion	13.3%
Market Share excluding CalKIDS/Local CSAs	4.8%	4.7%	-0.1%
Market Share including CalKIDS/Local CSAs	5.2%	5.2%	0.0%

<sup>1</sup> Excludes CalKIDS.

<sup>2</sup> ISS Market Intelligence – Q3 2025. "Industry" represents all Direct Sold Plans.

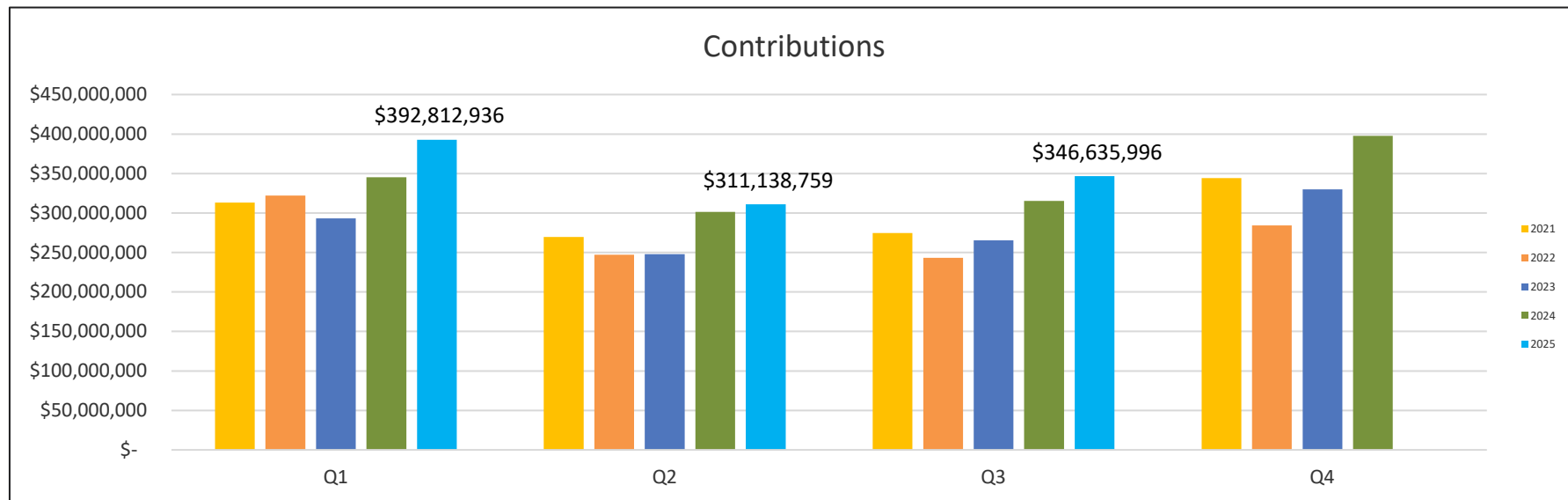
<sup>3</sup> Excludes accounts closed from rollovers to Roth IRAs.

# New Accounts



	Q1	Q2	Q3	Q4	TOTAL
2021	9,166	9,463	8,094	9,973	36,696
2022	7,981	8,055	8,636	9,098	33,770
2023	13,605	14,850	12,615	10,983	52,053
2024	13,514	12,335	11,496	13,493	50,838
2025	11,501	11,718	14,273		37,492

# Contributions

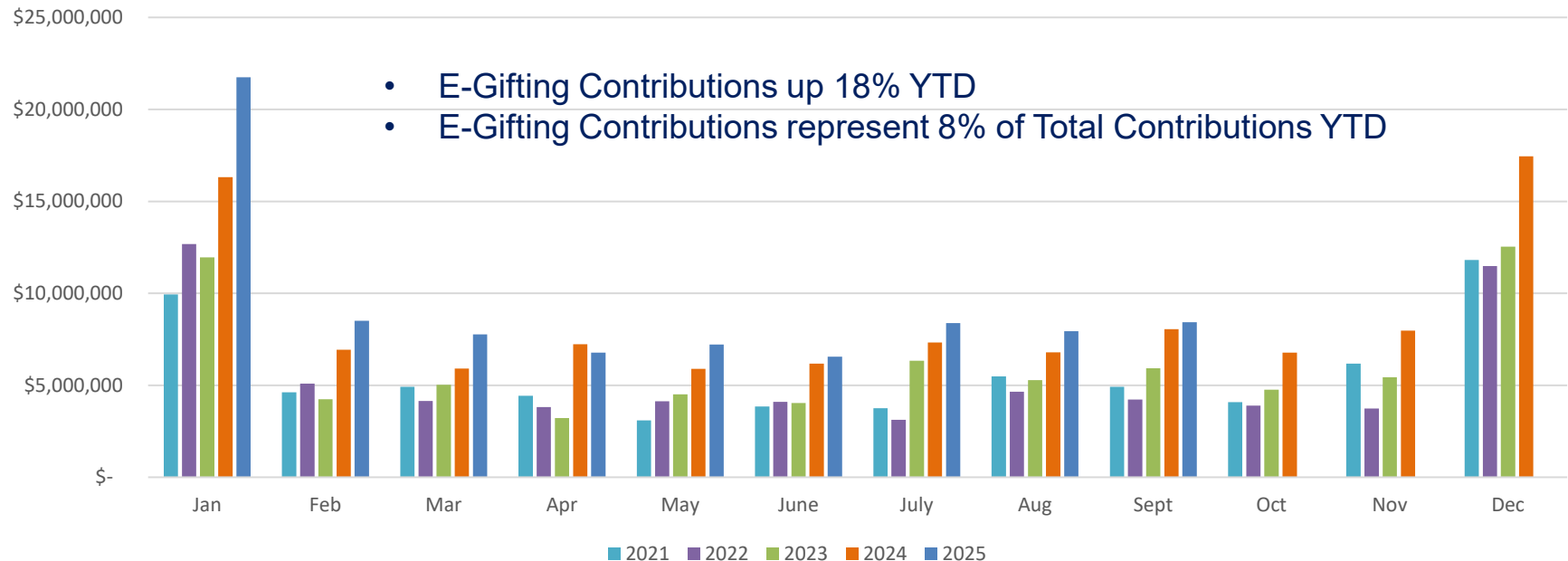


	Q1	Q2	Q3	Q4	TOTAL
<b>2021</b>	\$ 313,257,538	\$ 269,680,328	\$ 274,823,514	\$ 344,334,322	\$ 1,202,095,703
<b>2022</b>	\$ 322,237,018	\$ 247,099,857	\$ 243,342,358	\$ 284,211,334	\$ 1,096,890,568
<b>2023</b>	\$ 293,215,857	\$ 247,885,053	\$ 265,210,671	\$ 329,902,926	\$ 1,136,214,506
<b>2024</b>	\$ 345,144,555	\$ 301,549,772	\$ 315,209,187	\$ 397,541,348	\$ 1,359,444,863
<b>2025</b>	\$ 392,812,936	\$ 311,138,759	\$ 346,635,996		\$ 1,050,587,690

# E-Gifting Contributions are a meaningful portion of Total Contributions



E-Gifting Contributions



	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Grand Total
2025	\$ 21,738,599	\$ 8,502,433	\$ 7,759,028	\$ 6,778,008	\$ 7,211,196	\$ 6,553,286	\$ 8,379,229	\$ 7,945,798	\$ 8,431,031				\$ 83,298,608
2024	\$ 16,310,865	\$ 6,933,994	\$ 5,911,471	\$ 7,237,481	\$ 5,889,106	\$ 6,181,648	\$ 7,323,360	\$ 6,787,369	\$ 8,048,703	\$ 6,770,490	\$ 7,977,539	\$ 17,453,779	\$ 102,825,808
2023	\$ 11,958,192	\$ 4,242,632	\$ 5,032,078	\$ 3,211,601	\$ 4,509,801	\$ 4,032,073	\$ 6,329,064	\$ 5,281,655	\$ 5,916,976	\$ 4,763,136	\$ 5,431,249	\$ 12,534,867	\$ 73,243,322
2022	\$ 12,683,029	\$ 5,092,992	\$ 4,147,732	\$ 3,820,642	\$ 4,131,351	\$ 4,102,549	\$ 3,114,912	\$ 4,651,344	\$ 4,222,821	\$ 3,889,210	\$ 3,734,629	\$ 11,482,110	\$ 65,073,320
2021	\$ 9,938,730	\$ 4,622,489	\$ 4,921,788	\$ 4,424,516	\$ 3,097,540	\$ 3,850,761	\$ 3,745,614	\$ 5,478,151	\$ 4,914,648	\$ 4,080,752	\$ 6,172,187	\$ 11,812,453	\$ 67,059,629

# Employer Outreach Report – Q3 2025

New WPS Partners
City of Imperial
Voices Academies
City of Perris
City of Elk Grove
Nutrient Technologies Inc
WestEd
City and County of San Francisco
San Joaquin County
Razer USA Ltd
The Ryding Company
Mono County
University of Southern California (USC)

We **expand** the Workplace Savings Program (WPS) by **partnering** with employers, meeting employees where they are, and delivering **education** that **drives action** and **engagement**.

### Grow

18

WPS Lead Generating Activities

12

New WPS Partners

180

New Accounts

\$3M

AUM Support through education

### Educate

78\*

Education activities  
\*1 of 78 conducted in Spanish

205

One-on-One consumer consultations

### News from The Field

**San Joaquin County Workplace Solutions:** After a two-year delay due to HR leadership transitions and competing priorities, San Joaquin County has successfully implemented the Workplace Savings Program (WPS). The breakthrough came with the hiring of new Benefits Manager Abhinav Kumar, who recognized WPS's value after meeting with our team. The County moved forward with implementation during September's promotions period. The rollout included an educational webinar which demonstrated strong employee engagement, with 40 registrations and 30 attendees. Participants actively engaged with the content and expressed appreciation for both the program information and WPS as an employee benefit. This implementation reflects renewed commitment to employee financial wellness and positions the County to better support its workforce going forward.



# Driving New Account Growth

Audience	Objective	Tactics and Channels	Cadence
Prospect	<ul style="list-style-type: none"> <li>• Awareness</li> <li>• Interest</li> <li>• Open new accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Search engine Marketing</li> <li>• Display</li> <li>• Email</li> <li>• Direct Mail</li> <li>• Web</li> </ul>	<ul style="list-style-type: none"> <li>• Seasonal and Evergreen</li> </ul>
Inquirers	<ul style="list-style-type: none"> <li>• Open new accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Search engine marketing</li> <li>• Display</li> <li>• Email</li> <li>• Direct mail</li> <li>• Web</li> </ul>	<ul style="list-style-type: none"> <li>• Seasonal and Evergreen</li> </ul>
New AO's	<ul style="list-style-type: none"> <li>• Fund and engage with account</li> </ul>	<ul style="list-style-type: none"> <li>• Email</li> </ul>	<ul style="list-style-type: none"> <li>• Evergreen</li> </ul>
Account Owners	<ul style="list-style-type: none"> <li>• Continued awareness, engagement and support</li> <li>• Fund accounts</li> <li>• Open additional accounts</li> <li>• Product engagement features</li> </ul>	<ul style="list-style-type: none"> <li>• Email</li> <li>• Display</li> </ul>	<ul style="list-style-type: none"> <li>• Seasonal and Evergreen</li> </ul>

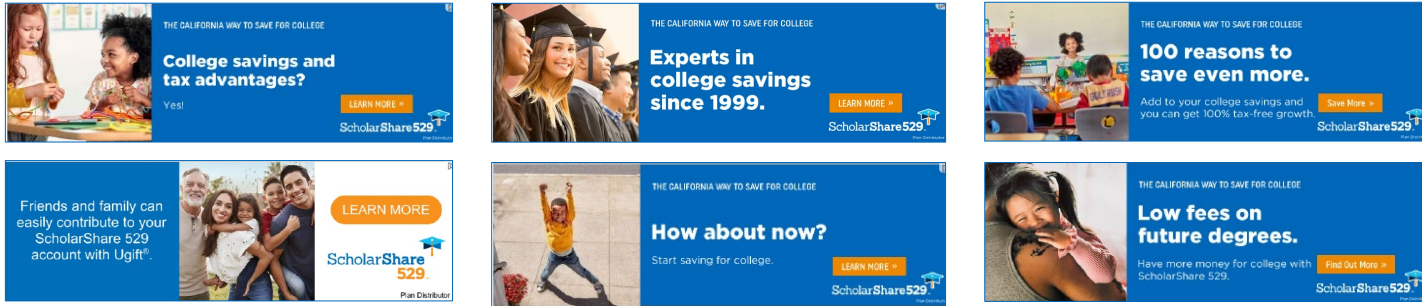
# Tactical Results Year-over-Year (YoY)

Audience	2025 Q3 Engagement and Conversion Highlights*	2024 Q3 Engagement and Conversion Highlights*	YoY Q3 Comparison
Prospect	<ul style="list-style-type: none"> <li>College Savings Month (CSM) Direct Mail/Email (DM/EM) campaign generated 735 new prospect accounts and 453 recurring contribution (RC) sign-ups to date.</li> </ul>	<ul style="list-style-type: none"> <li>CA Summer DM/EM campaign generated 1,036 new prospect accounts and 440 RC sign-ups to date.</li> </ul>	<ul style="list-style-type: none"> <li>YoY Prospect campaigns are not comparable due to their different flights, budgets, touchpoints, and channels.</li> </ul>
Inquirers	<ul style="list-style-type: none"> <li>31.8% email unique open rate.</li> <li>9.6% conversion rate with 72 new accounts generated.</li> </ul>	<ul style="list-style-type: none"> <li>28% e-mail unique open rate.</li> <li>4.8% conversion rate with 38 new accounts generated.</li> </ul>	<ul style="list-style-type: none"> <li>Email unique open rate increased by 13.5% YoY.</li> <li>Conversion rate and new accounts increased by 99% and 89%YoY.</li> </ul>
New AO's	<ul style="list-style-type: none"> <li>41.2% email open rate.</li> <li>0.8% account upsell rate with 323 new accounts.</li> <li>45% RC sign-up.</li> </ul>	<ul style="list-style-type: none"> <li>38% email open rate.</li> <li>0.7% account upsell rate with 284 new accounts.</li> <li>46% RC sign-ups.</li> </ul>	<ul style="list-style-type: none"> <li>Email open rate increased by 8.4% YoY.</li> <li>Account upsell rate and new accounts increased similarly YoY, by 14.2% and 13.7%, respectively.</li> <li>RC Sign-ups slightly decreased YoY.</li> </ul>
Account Owners	<ul style="list-style-type: none"> <li>CSM EM/DM campaign had a contribution rate of 43% and average contribution dollars of \$667 to date.</li> <li>CSM Inactive DM Letter campaign had a contribution rate of 43% and avg contribution of \$1,598.</li> </ul>	<ul style="list-style-type: none"> <li>CA Summer was a Prospect only campaign and did not have an Account Owner audience.</li> <li>At mid-campaign, CSM Active/Inactive DM campaign had a contribution rate of 13% and avg contribution of \$4,276.</li> </ul>	<ul style="list-style-type: none"> <li>YoY AO campaigns are not comparable.</li> <li>YoY AO CSM DM is not comparable due to different targeting and lack of active AO DM in 2025. However, contribution rate in 2025 is higher, while average contribution dollars are lower.</li> </ul>

\*CA Summer 2024 and College Savings Month 2025 figures reflect mid-campaign results as of 9/30/25.

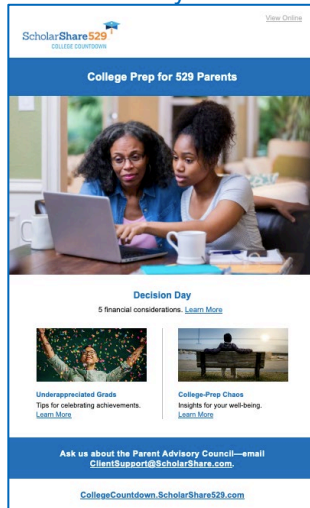
# Q3 Evergreen Creative

## Banners

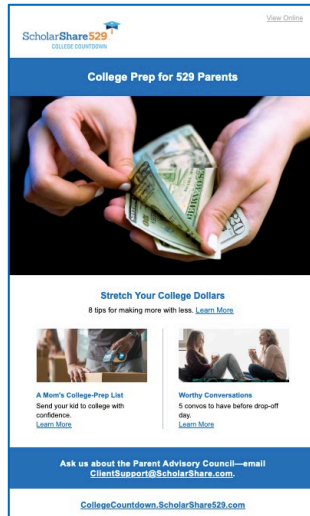


## College Countdown

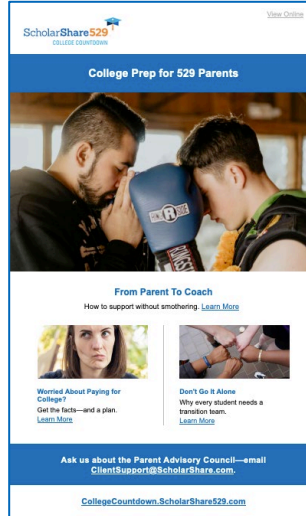
July



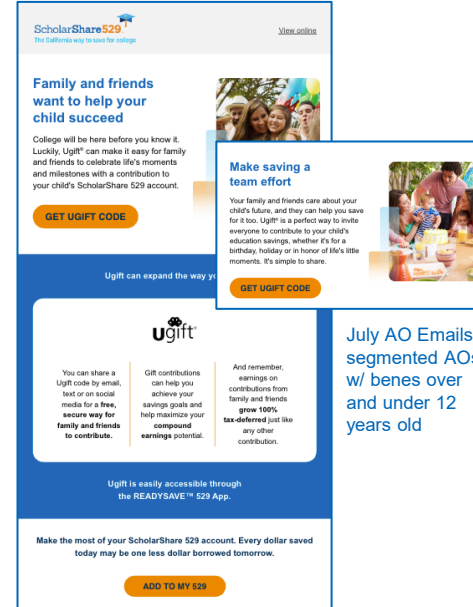
August



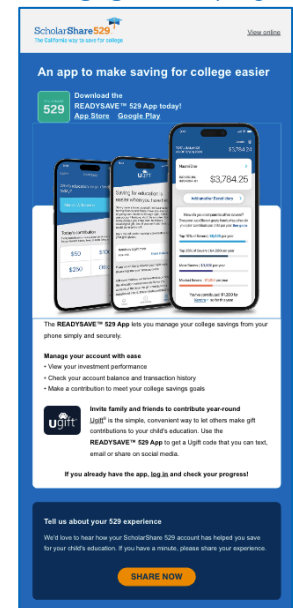
September



## AO Engagement (July)



## AO Engagement (August)



\*CD Inquirer and AO Onboarding emails series are not pictured but did run in Q3 2025.

# 50-50-50 Bonus Campaign

**Results:** 1,077 new accounts opened during the promotional window with a qualifying initial deposit of \$50+.

**Offer:** \$50 bonus for new accounts opened with \$50 and 6 months of recurring contributions.

**Timing:** September 9-21, 2025

## Targets

- Prospects
- Inquirers
- Existing AOs

## Media

- Emails
- Direct Mail Postcard
- Direct Mail Letter
- Display
- Secure Site Banner
- Landing Page
- Home Page Module

**BACK-TO-SCHOOL BONUS**

**It's the 50-50-50 bonus event with ScholarShare 529!**

ScholarShare 529

See details on back.

**BACK TO SCHOOL**

Start saving for college now and get a \$50 reward. It's that easy!

Get a \$50 back-to-school bonus from ScholarShare 529 when you open a new college savings account between September 9 and 21.

**Get a \$50 bonus!**

1. Make an initial deposit of \$50 and use promo code **BT550** when you're enrolling online.
2. Set up recurring contributions of \$50 or more for at least six consecutive months.
3. And we'll add \$50 to your savings.

Visit [ScholarShare529.com/BT550](https://ScholarShare529.com/BT550) to learn more. Don't miss out! Offer expires 9/21/2025.

\*Visit [ScholarShare529.com/BT550](https://ScholarShare529.com/BT550) for terms and conditions. Promotion ends 9/21/2025. Sponsored by California's ScholarShare 529 College Savings Plan. To learn more about California's ScholarShare 529 College Savings Plan, its investment objectives, risks, charges and expenses see the Plan Description at [ScholarShare529.com](https://ScholarShare529.com) before investing. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, is the distributor and underwriter for ScholarShare 529. To opt out of future postal communications, visit [ScholarShare529.com/unsubscribe/](https://ScholarShare529.com/unsubscribe/)

**ScholarShare 529**

PO Box 271985  
Kansas City, MO 64121-9185

**Save for what's ahead**  
Keep contributing for the educational path they choose.

Hello *[@firstnamel]*,

It's back-to-school season! With your child now one year closer to college, it helps to know that even if their higher education plans change, your 529 plan has the flexibility to cover a wide variety of goals. Plus, the more you save now, the less they may have to borrow in the future.

**Reasons to continue building your ScholarShare 529 account**

**Tax benefits and lower fees**  
Growth on your 529 savings is tax deferred, withdrawals for qualified higher education expenses are 100% tax free and your 529 account has lower fees compared to other college savings plans—all of which means you have more to put toward their future education.

**Flexibility**  
Use your funds at eligible institutions, including colleges, universities, technical schools and many schools abroad. Beyond tuition, your 529 Funds can be used for room and board, computers, textbooks and more.

**Your funds will never go to waste**  
If you have money left over or your child doesn't need it, you have options for how to use it! You can transfer the funds to another eligible beneficiary, such as another child, a grandchild, yourself or a friend.

**Take advantage of your ScholarShare 529 account—contribute today!**

Keep building their college savings. Visit [ScholarShare529.com/collegesavings](https://ScholarShare529.com/collegesavings)

**ScholarShare 529**

The California Plan to Save for College

**BACK TO SCHOOL**  
Take advantage of the 50-50-50 bonus with ScholarShare 529

Get a \$50 back-to-school bonus from ScholarShare 529 when you open an account between 9/9/2025 and 9/21/2025! Here's how:

1. Make an initial deposit of \$50 and use promo code **BT550** when you're enrolling online.
2. Set up recurring contributions of \$50 or more for at least six consecutive months.
3. And we'll add \$50 to your savings.

Click to continue

**LEARN MORE**

**Why a ScholarShare 529 account?**

**You have options for your savings.** Use them at any eligible college or university across the country, including technical colleges, and many schools abroad.

**Any earnings grow tax deferred.** When you pay fewer taxes, you could earn more and grow your account faster.

**Funds can be withdrawn 100% tax-free** when used for qualified higher education expenses like tuition, books, computers and more—including apprenticeship and train programs.\*

Act by 9/21/25 to take advantage of this offer.

**LEARN MORE**

**Get a \$50 back-to-school bonus from ScholarShare 529 when you open a new account between 9/9 and 9/21/25.\***

**LEARN MORE**

**ScholarShare 529**

THE CALIFORNIA PLAN TO SAVE FOR COLLEGE

**LEARN MORE**

**Get a \$50 bonus!\***

Open a college savings account between 9/9 and 9/21/2025.

**ScholarShare 529**

THE CALIFORNIA PLAN TO SAVE FOR COLLEGE

**LEARN MORE**

**Come back and get a \$50 bonus\***

Open a college savings account between 9/9 and 9/21/2025.



# Holiday Month Campaign

**Offer:** \$50 giftcard from **Instacart** for new accounts opened with \$50 and 6 months of recurring contributions. Traditional giftcard partner **Target** was not featured due to its corporate PR issues.

**Timing:** December 3-12, 2025

## Targets

- Prospects
- Inquirers
- Existing AOs

## Media

- Emails
- Direct Mail Postcard
- Direct Mail Letter
- Display
- Secure Site Banner
- Landing Page
- Home Page Module

**Open a new ScholarShare 529 account. Get a \$50 Instacart GiftCard.**

Open a new account with at least \$50 and set up recurring contributions of \$50 or more for **six consecutive months** and receive a \$50 Instacart GiftCard.

Offer valid December 3 through December 12, 2025.

ScholarShare 529 800-544-5248

**Start saving for college now and get a \$50 Instacart GiftCard. It's that easy!**

**GET A \$50 GIFT CARD\***

1. Make an initial deposit of \$50 and use promo code **Instacart** when enrolling online.
2. Set up recurring contributions of \$50 or more for at least six consecutive months.
3. Receive your \$50 Instacart GiftCard.

Visit [ScholarShare529.com/Instacart50](https://ScholarShare529.com/Instacart50)

**TIAA**

**Get a \$50 Instacart GiftCard\*** when you open a new ScholarShare 529 account between 12/3 and 12/12/2025.

[LEARN MORE](#)

**Make this the season you start saving with a \$50 bonus!**

Give your child the gift of a brighter future this season. Open a new ScholarShare 529 account between 12/3/2025 and 12/12/2025 to get your \$50 Instacart GiftCard.

[LEARN MORE](#)

**Make this the season you start saving with a \$50 bonus\***

Open a new ScholarShare 529 account between 12/3/2025 and 12/12/2025 to receive a \$50 Instacart GiftCard. Watch your child's future shine with the gift of a college savings account.

[LEARN MORE](#)

Don't let the clock run out! Get your bonus before the offer ends.

52 days 15 hours 28 mins 17 seconds

Open a new account and get a \$50 bonus

**STEP 1: Open a new account**  
Start by opening a new ScholarShare 529 account with at least \$50. Use promo code **Instacart** when you're enrolling online.

**STEP 2: Set up recurring contributions**  
Meet the eligibility requirements by setting up recurring contributions of \$50 or more for six consecutive months.

**STEP 3: Receive the bonus**  
After six months, the \$50 Instacart GiftCard will be mailed to you or added June 30, 2026.

[LEARN MORE](#)

**Start saving and get a \$50 Instacart GiftCard**

Open a new ScholarShare 529 account between 12/3/2025 and 12/12/2025 and receive a bonus!

Here's how:

1. Make an initial deposit of \$50 and use promo code **Instacart** when enrolling online.
2. Set up recurring contributions of \$50 or more for at least six consecutive months.
3. Receive a \$50 Instacart GiftCard.

[LEARN MORE](#)

**Make this season shine with a ScholarShare 529 account**

Earnings grow tax deferred and qualified withdrawals are 100% tax free, meaning you earn more and your funds go further.

Use for in- or out-of-state tuition, books, housing and more at any eligible college or university, including technical colleges, and many schools abroad.

It's easy for family and friends to contribute to your child's account by sharing a link from our **Gift** service.

Act by 12/12/2025 to take advantage of this offer!

[LEARN MORE](#)

**Get a \$50 bonus this season\*** when you open a ScholarShare 529 account between 12/3 and 12/12/2025.

[LEARN MORE](#)

**Now's the time to get a \$50 bonus\*** when you open a ScholarShare 529 account between 12/3 and 12/12/2025.

[LEARN MORE](#)

**Get a \$50 bonus this season\*** when you open a ScholarShare 529 account between 12/3 and 12/12/2025.

[LEARN MORE](#)

# ScholarShare 529 – Q3 2025 Social Media

In Q3 2025, ScholarShare 529's social strategy focused on helping families feel confident about saving for college. Content highlighted the new school year in August and College Savings Month in September, along with the 50-50-50 promotion and College Countdown. Posts encouraged planning for higher education, building smart savings habits, and celebrating key milestones. Most engagement was organic, with a little paid support for the 50-50-50 promotion.

## Total

**Followers - 75,225**

**Reach - 343,653**

**Impressions - 914,921**

**Trackable Mentions - 445**

**Trackable Website Visits - 10,281**



## Facebook (English)

- Followers - 58,668
- Reach - 306,469
- Impressions - 868,211
- Trackable Mentions - 225
- Trackable Website Visits - 9,804



## Facebook (Spanish)

- Followers - 11,990
- Reach - 441
- Impressions - 602
- Trackable Mentions - 13
- Trackable Website Visits - 40



## X

- Followers - 2,744
- Reach - 3,822
- Impressions - 4,161
- Trackable Mentions - 53
- Trackable Website Visits - N/A



## LinkedIn

- Followers - 436
- Impressions - 2,768
- Trackable Mentions - 69
- Trackable Website Visits - 81



## Instagram

- Followers - 1,180
- Reach - 32,921
- Impressions - 39,179
- Trackable Mentions - 85
- Trackable Website Visits - 356



## Threads\* Native Analytics not available

- Followers - 207

# ScholarShare 529 – Benchmarks

	2023				2024				2025		
	Q1	Q2	Q3	Q4	Q1 *No Paid	Q2	Q3 *1 month Paid	Q4 *1 month paid	Q1 *2 month paid	Q2 *1 month paid	Q3 *1 month paid
Followers	73,787	73,788	73,662	73,573	76,339	76,230	76,718	75,871	75,653	75,455	75,225
Reach	1,690,911	1,126,138	704,457* Lack of paid social	1,400,666	112,489	641,176	277,092	1,031,210	382,286	431,646	343,653
Impression	4,466,160	3,624,980	2,186,376 *Lack of paid social	2,653,325	118,006	3,236,187	1,094,296	3,165,750	832,869	860,127	914,921
Trackable Mentions	239	284	276	756	399	537	419	487	326	333	445
Trackable Visits	15,118	13,070	11,503	14,635	785	18,789	6,837	15,739	7,472	7,285	10,281

# ScholarShare 529 – Q3 Mentions & Shares

Most active in supporting ScholarShare 529 in Q3—based on mentions, shares, and reposts—included:

- California State Treasurer's Office and California State Treasurer Fiona Ma
- College savings advocates
- HR communities and companies participating in Workplace Savings
- Contributors to College Countdown



**David Q. Hao, Esq.**, • 2nd  
Opportunity Matchmaker Storytelling Strategist Capacity Buildin...  
1mo •

Play a simplified version of our Money Game™ to build strong financial habits and sharpen financial intelligence.

We at [Cove Wealth Management](#) invite our clients and their children to play the Money Game™ so families can build generational wealth.

The idea is simple: give your kids real money to manage, then coach them through the wins and the mistakes so they learn firsthand what financial responsibility looks like.

The article below applies our Money Game™ to college, but the "game" can be tailored to any age and stage.

<https://lnkd.in/gCAe3X2F>

[#FinancialIntelligence](#) [#MoneyGameTM](#)  
[#WealthManagement](#) [#StudentSuccess](#) [#GenerationalWealth](#)

With [Sarah Mizell, CFP®](#) [Cory Mizell, MBA, CFP®](#) [ScholarShare 529](#)



**Teaching Your Student Financial Intelligence - College Countdown**  
[collegecountdown.scholarshare529.com](http://collegecountdown.scholarshare529.com)



**California State Treasurer's Office**  
4,664 followers  
1mo •

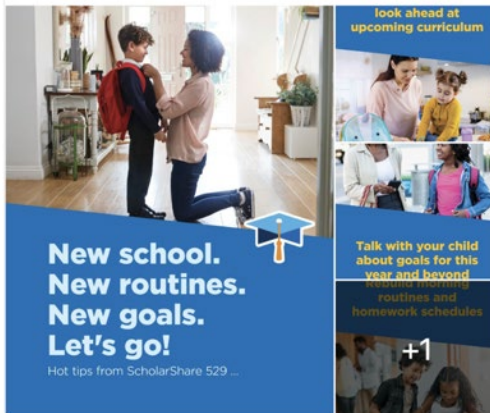
August is National Back to School Month! 🎒 Check out these hot tips from [ScholarShare 529](#).

Whether it's getting organized or talking about future goals, the small actions we take today can help shape big dreams tomorrow. Learn more and open an account at [ScholarShare529.com](#).



**ScholarShare 529**  
436 followers  
2mo •

From organizing supplies to starting conversations about the future, small steps now can support big dreams later. Visit [ScholarShare529.com](#) to learn more and open an account today!



**Patricia Roberts, J.D.** • 2nd  
Chief Operating Officer / 529 College Savings Expert for Employers & E...  
2w •

🚨 Concerned that it may be too late to start or continue saving for college or other forms of career training for a child in high school?

📖 Check out my most recent [ScholarShare 529](#) College Countdown piece in which I explore how even a short runway of consistent [#529plan](#) saving can add up to a portion of education costs covered, loans reduced, and stress minimized. 🙌

[#collegecountdown](#) [#lateststageplanning](#) [#route529](#) [#saveforcollege](#)

<https://lnkd.in/eii5jwty>



**The Importance of Late-Stage College Savings - College Countdown**  
[collegecountdown.scholarshare529.com](http://collegecountdown.scholarshare529.com)



**Ron Herrera** • 3rd+  
Vice President, Employee Benefits Consulting  
1mo •

Another sold out PIHRA North OC program focused on recruitment and labor market updates, presented by [MICHELLE HUNT](#) from [Roth Staffing](#). See you in September for our presentation on practical use of AI in HR.

Special thanks to our sponsors [Atkinson](#), [Andelson](#), [Loya](#), [Ruud & Romo](#), [ScholarShare 529](#), [IMA Financial Group, Inc.](#), and [Fiduciary Advisors, LLC](#). We are also fortunate to have a board that keeps delivering for our members - [Amy N.](#), [Amber Solano](#), [Aundraya N. Williams, PHR](#), [PHRca](#), [Christian B.](#), [Darrel Ortloff, sHRBP](#), [Kathy Ayuyao](#), [Jessica Liu, CPP](#), [Jennifer Sunderland](#), [Judy McBride](#), [Lauren Stanton](#), [Natalie Will](#), [Rob Cinco](#), [Ron Herrera](#), and [Wende Holtzen](#).

[#PIHRA](#), [#HR](#), [#OrangeCounty](#), [#HumanResources](#)





# Public Relations: Q3 Recap



Media relations initiatives through our PR agency drive coverage in print, online, and in broadcast. These mentions help prospects become familiar with our brand name and brand attributes.

Category	Q2 2025	Q3 2025	Insights
Mentions among top 10 direct-sold 529 plans	ScholarShare 529 was mentioned <b>60</b> times (11%) in the media nationally reaching over <b>175 million</b> readers/viewers.	ScholarShare 529 was mentioned <b>123</b> times (30%) in the media nationally reaching over <b>988 million</b> readers/viewers.	Coverage of ScholarShare’s 50-50-50 Bonus campaign saw great pick-up in September, with a feature on Investor’s Hangout.
Competition	The most frequently mentioned plan was New Mexico’s “The Education Plan” with 378 mentions (70.8% of mentions), followed by ScholarShare with 60 mentions (11%) and my529 Utah with 30 mentions (6%).	The most frequently mentioned plan was Alaska’s T. Rowe Price College Savings Plan with 244 mentions (59.5% of mentions) followed by ScholarShare with 123 mentions (30% of mentions).	While coverage of the various college saving plans generally decreased from Q2 to Q3, ScholarShare’s total mentions increased by 73.6%.

# Public Relations: Q3 Recap



## Press Releases Distributed:

- Sep. 10 – ScholarShare 529 Kicks Off Back-to-School Season with Special Savings for California Families

**PR Newswire** News Products Contact

News in Focus Business & Money Science & Tech Lifestyle & Health Policy & Public Interest People & Culture

ScholarShare 529 Kicks Off Back-to-School Season with Special Savings for California Families

ScholarShare 529

NEWS PROVIDED BY  
ScholarShare 529 →  
Sep 10, 2025, 08:48 ET

SHARE THIS ARTICLE

*The seasonal promotion will help parents of school-age kids better prepare for college & earn timely bonus rewards.*

SACRAMENTO, Calif., Sept. 10, 2025 /PRNewswire/ -- As families gear up for a new academic year, ScholarShare 529, California's official college savings plan is excited to help families take smart steps in securing their child's future college savings with a limited-time [Back-to-School promotion](#). From Sept. 9 through Sept. 21, 2025, new and existing account holders can jump-start their savings journey and earn a \$50 college savings bonus when opening a new account.

To take advantage of the limited-time Back-to-School promotion, new ScholarShare 529 account holders — and existing customers opening an additional account — can make an initial contribution of \$50 or more and enter the promo code BTS50 during online enrollment. Then, by setting up recurring monthly contributions of at least \$50 for six consecutive months, participants will receive a \$50 bonus deposited directly into the new account. The promotion runs from Sept. 9 through Sept. 21, 2025, and is designed to encourage consistent saving habits that can make a long-term impact on a child's education. [Terms and conditions apply.](#)

"While many families today recognize that a lifetime of learning is key to long-term success, parents are increasingly worried about how they'll afford the rising costs and the heavy burden of student loan debt," said State Treasurer Fiona Ma. "Our Back-to-School promotion is designed to ease that burden by helping families build consistent saving habits and feel more secure about their child's future. Every contribution — no matter how small — brings families closer to educational and training opportunities, and ScholarShare 529 is here to make those goals more attainable."

ScholarShare 529 accounts can be used to pay for a wide range of qualified higher education expenses, from technical colleges and schools abroad, to tuition, books, computers, and more — including eligible apprenticeship and trade programs. Any earnings from the program will grow tax deferred and funds can be withdrawn 100% tax-free when used for qualified higher education expenses.

**TIAA**  
TUITION FINANCING, INC.

**ScholarShare 529**

18

# Outreach Events Summary

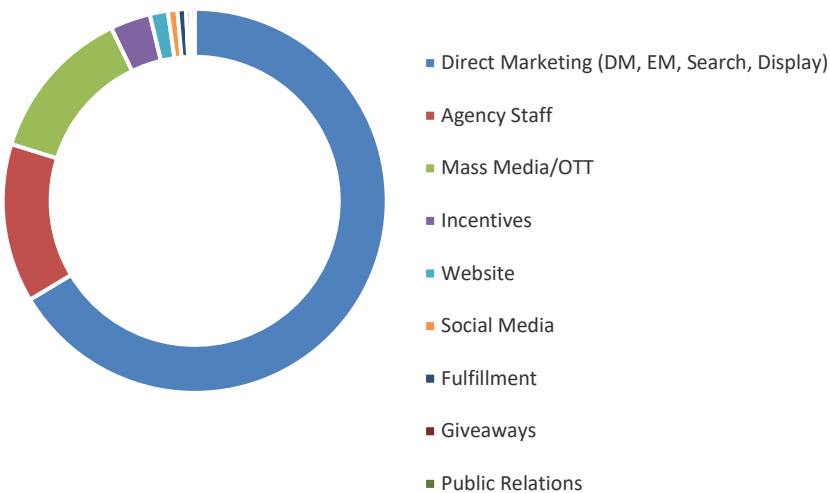
SIB Staff and the TIAA Education Consultant Team attended the following events in Q3 to promote ScholarShare 529 and CalKIDS to California families.

Number of Events	Estimated Number of Attendees	List of Select Events
188	75,929	Futures High School, Upland Unified School District, Fresno City College, Cal Poly Pomona, Glenn County, Riverside County Office of Education, Cosumnes River College, San Bernardino County Superintendent of Schools, Empire Strykers, Yolo County Children's Alliance, Universidad Popular, Precious Life Shelter, Kings Community Action Organization, A Greater Hope, A Community of Friends, Horace Mann Middle School, The Claremont Colleges, Nevada County, City of Colton, The Primary School, Western Riverside Council of Governments, Children's Mercy Kansas City, L.A. Care Health Plan, Beaumont-Cherry Valley Water District

# Appendix

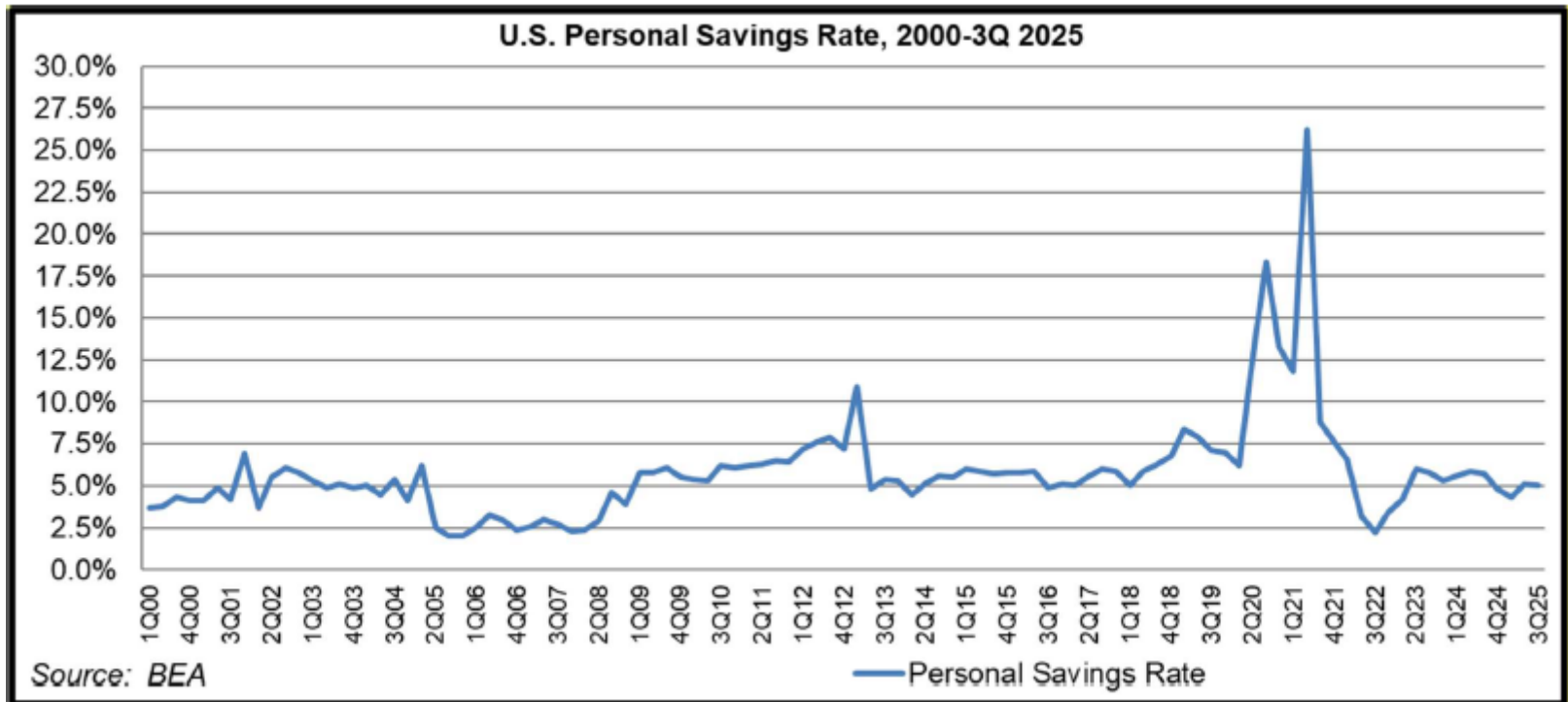
# 2025 Marketing Budget

Category	Spending thru 9/30/2025
Direct Marketing (DM, EM, Search, Display)	\$ 4,563,171
Agency Staff	\$ 919,356
Mass Media/OTT	\$ 898,692
Incentives	\$ 232,505
Website	\$ 104,584
Social Media	\$ 54,656
Fulfillment	\$ 49,629
Giveaways	\$ 25,467
Public Relations	\$ 24,221
Trademark	\$ 2,294
<b>TOTAL</b>	<b>\$ 6,874,575</b>




# Personal Savings Rate

The U.S. Personal Savings Rate has decreased from 5.8% in 3Q 2023 to 5.7% in 3Q 2024 to 5.0% in 3Q 2025.





Source: ISS 529 Quarterly Update 3Q 2025

# ScholarShare 529 Social Media: Q3 Facebook Samples







 ScholarShare California's 529 College Savings Plan is in California.  
July 29 · 🌐


New chapter incoming! Use ScholarShare 529's College Countdown to help navigate your summer to-dos before the first day on campus. 📅 From choosing the appropriate school... See more






**SUMMER BEFORE COLLEGE:**  
**3 things to do ...**


-  Get your dorm checklist ready.
- 
- 
- 
-  Check out [CollegeCountdown.ScholarShare529.com](https://CollegeCountdown.ScholarShare529.com) for guides, tips, and checklists!
- 

 ScholarShare California's 529 College Savings Plan is in California.  
September 8 · 🌐


This back-to-school season comes with extra excitement ... It's College Savings Month AND we're bringing our 50-50-50 event! 🎉 Mark your calendar for September 9-21, 2025... See more



**Get ready for ...**  
the 50-50-50 bonus event  
with ScholarShare 529!  
Save the date: September 9-21, 2025

 ScholarShare California's 529 College Savings Plan is in California.  
September 16 at 2:09 PM · 🌐

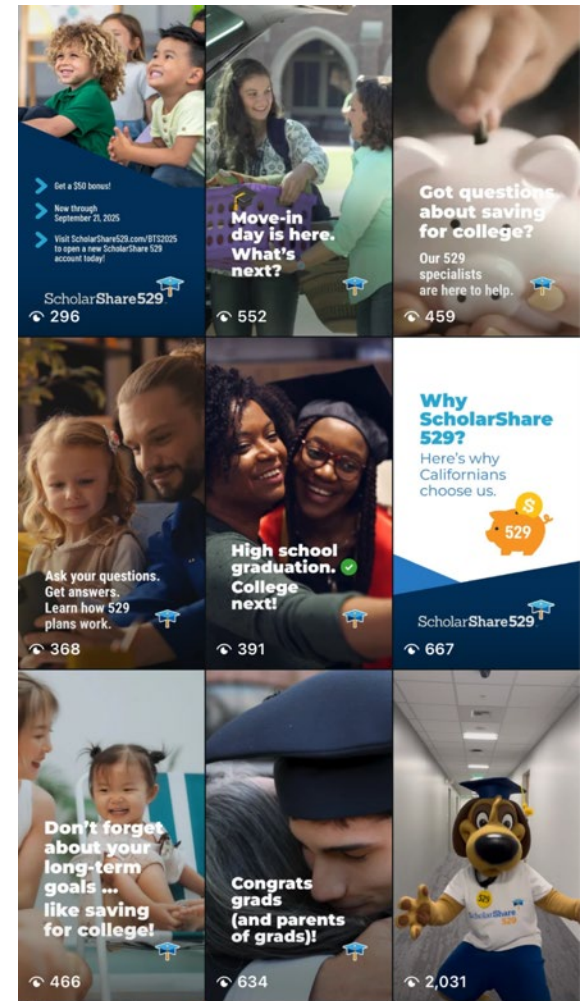
September is about more than settling into the routines of a new school year—it's College Savings Month! It could be a great time to revisit your family's college savin... See more



**It's a month  
to think further!**  
College Savings Month is  
about looking ahead.  
Take action and learn more at [ScholarShare529.com](https://ScholarShare529.com)!



# ScholarShare 529 Social Media: Q3 Instagram Samples





# ScholarShare 529 Social Media: Q3 LinkedIn Samples

**ScholarShare 529**  
436 followers  
1w · 🌐

\$1 BILLION in contributions this year and counting! We're California's official education savings plan, helping families across the state save for college for over 25 years. You can choose ScholarShare 529 to plan for higher education, too. Learn more at [ScholarShare529.com](https://ScholarShare529.com)!



ScholarShare529  
California's official education savings plan

**\$1 Billion**  
in contributions this year




**ScholarShare 529**  
436 followers  
2mo · 🌐

We're halfway through the year—and summer is the perfect time to pause and check in on your financial goals. Whether you've just started saving or are reviewing your current strategy, a mid-year check-in can help keep your college savings on track.

- ✓ Review your current 529 contributions
- ✓ Revisit your college timeline
- ✓ Consider setting a new savings milestone
- ✓ Get the whole family involved

Visit [ScholarShare529.com](https://ScholarShare529.com) to learn more!



**Time for a mid-year  
summer savings check-in!**


How's your college savings  
plan progressing?

**ScholarShare 529**  
436 followers  
1mo · 🌐

We're excited to welcome **County of San Joaquin** to ScholarShare 529's Workplace Savings Program! Through this no-cost benefit, employees can start saving for college with ease—and employers get a win, too:


- Integrates easily with your current benefits
- No contracts, no reporting
- No cost to your organization
- Helps you stand out as an employer of choice

Learn how easy it is to bring this to your workplace: [ScholarShare529.com](https://ScholarShare529.com)!



WELCOMING OUR NEW

**Workplace  
Savings partner!**



# ScholarShare 529 Social Media: Q3 X and Threads Samples



**ScholarShare 529** @ScholarShare529 · Sep 4

Promote



Take the first step toward a brighter future. ☀️ Join one of our live webinars this September to learn how ScholarShare 529 can help you save for your child's future education. Reserve your spot today by emailing [529atwork@ScholarShare.com](mailto:529atwork@ScholarShare.com)!



## Benefits at your fingertips: Virtual Learning Series

Take the first step toward a brighter future.  
Join us for a live and interactive webinar to learn how the  
ScholarShare 529 Plan can help you save for education.  
Sign up today!

MONDAY, SEPTEMBER 8, 2025, AT 12PM PDT  
TUESDAY, SEPTEMBER 9, 2025, AT 11AM PDT  
TUESDAY, SEPTEMBER 9, 2025, AT 5PM PDT  
WEDNESDAY, SEPTEMBER 10, 2025, AT 10AM PDT  
THURSDAY, SEPTEMBER 11, 2025, AT 11AM PDT  
FRIDAY, SEPTEMBER 12, 2025, AT 2PM PDT  
SATURDAY, SEPTEMBER 13, 2025, AT 9AM PDT

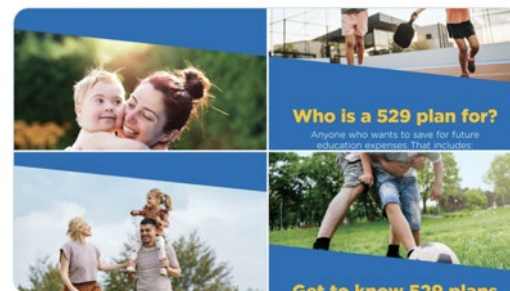
Email [529atwork@ScholarShare.com](mailto:529atwork@ScholarShare.com) to sign up now!



**ScholarShare 529** @ScholarShare529 · Jul 15



No matter where you are in the college savings journey, understanding your options now can help you plan with more clarity and confidence for the future. Learn more about how a 529 plan can fit into your family's financial goals at [ScholarShare529.com](https://ScholarShare529.com)!



**ScholarShare 529** @ScholarShare529 · Jul 24



High school and graduation may be over but the planning continues. Check out ScholarShare 529's College Countdown hub for tools and tips to navigate the summer transition to college. Go to [CollegeCountdown.ScholarShare529.com](https://CollegeCountdown.ScholarShare529.com) now for expert advice!



From [collegecountdown.scholarshare529.com](https://collegecountdown.scholarshare529.com)