

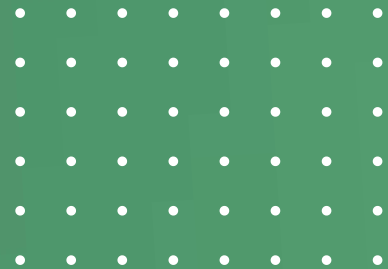


# Give the Gift of GROW

## A Guide for Replication

### What is GROW?

**GROW (Generational Resources and Opportunities for Well-Being)** is an innovative savings initiative that invests in 529 college savings accounts for students and their teachers. Each account is supported with seed investments, financial incentives, and customized financial education—helping students and educators alike build real assets to invest in their college and career dreams.



### What makes GROW a powerful tool for wealth building?

- **Opt-out enrollment** ensures high participation by making savings automatic
- **Teacher accounts** allow classroom leaders (or designated child beneficiary) to save alongside students
- **Custom K–5 curriculum** gives teachers tools to teach financial skills early
- **Seed investments** grow through compound interest over time
- **No cost** for students or families to participate

### Potential impact of GROW includes:

- **\$10,000+ average savings per student** by graduation
- **5–6x projected social return** on investment
- **Increased financial education** for students, teachers, and families
- **Lifelong assets** that can fund higher education—or roll into a Roth IRA for adulthood

### Ingredients for replication:

- Committed school leadership to adopt GROW
- Seed funding to launch and grow accounts
- Ongoing school support to champion GROW
- Belief in the power of the model and its potential for community-wide impact

### Partners making GROW possible:

### Ready to bring GROW to your community?

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Learn more at [growARfutures.org](http://growARfutures.org)