Frequently Asked Questions

For Teachers

What is GROW?

GROW (**G**enerational **R**esources and **O**pportunities for **W**ell-Being) is a funded savings program that gifts scholars and teachers with an Arkansas Brighter Future 529 College Savings Account (CSA) to pursue their future educational or career goals.

Who can participate in GROW?

GROW is currently available to all Kindergarten through 5th grade scholars and their direct classroom teachers at Jacksonville North Pulaski Murrell Taylor Elementary (MTE) School.

How much does it cost to participate in GROW?

There is no cost to scholars or their teachers to participate in GROW.

Do teachers receive a GROW savings account?

Yes! Eligible classroom teachers at Murrell Taylor Elementary (MTE) School can sign up for a GROW Arkansas Brighter Future 529 account.

The GROW Foundation, with support from Tempus Realty Partners, provides an **initial $600 deposit** into each eligible teacher's GROW account when they first join the program.

During the 2026-2027 school year (Year 2 of GROW), returning teachers can **earn up to $300 in incentives** by meeting milestones during the school year.

Your GROW savings account can be designated for yourself or for your child.

What is my role in GROW?

Teachers are critical partners in the success of GROW. Teacher engagement helps scholars and families build financial knowledge, develop long-term educational goals, and increase educational savings.

Throughout the school year, teachers are encouraged to:

- Champion GROW among their scholars;
- Guide scholars through GROW financial education lessons and activities;
- Collaborate with the GROW Ambassador and school leadership;
- Facilitate GROW milestones and classroom engagement activities; and
- Encourage scholars to dream big and invest in their futures.

What are teachers expected to do?

Participating teachers are asked to:

- Deliver GROW lessons or activities approximately 1–2 times per month;
- Use GROW curriculum materials and age-appropriate activities in the classroom;
- Encourage scholar participation in GROW incentives and engagement opportunities;
- Track scholar incentive completion and engagement progress;
- Submit monthly scholar engagement updates;
- Share scholar work samples and required assessments with the GROW Ambassador during PLC meetings; and
- Celebrate scholar milestones and accomplishments throughout the year.

What support will teachers receive?

Teachers receive ongoing support and resources through the GROW program, including:

- Access to the GROW Teacher Hub;
- GROW curriculum materials and lesson resources;
- Tracking tools and implementation templates;
- Professional development opportunities;
- GROW flyers, family resources, and FAQs; and
- Direct support from the GROW Ambassador.

What is the role of the GROW Ambassador?

The GROW Ambassador serves as a support partner for participating teachers and schools. The Ambassador assists with curriculum implementation, scholar engagement tracking, assessments, incentive documentation, and communication with families and school leadership.

Who manages teacher GROW accounts?

Teachers who establish their own Arkansas Brighter Future 529 accounts are considered Account Owners and may directly manage their accounts.

What are the savings incentives for teachers?

Teachers can earn **up to $300** in annual incentives through the following:

- **Attendance** - miss 2 days or less per semester
- **Participation** - engage in 3 hours of GROW professional development
- **Financial Education** - complete 3 hours of online/in-person workshops
- **Engagement** - participate in 3 hours of GROW activities per semester
- **Data** - complete tracking of scholar incentives per semester

How can teachers withdraw funds from their GROW account?

Teachers can request to withdraw funds for qualified education expenses via their account portal. Funds may typically be withdrawn for eligible education-related expenses including but not limited to:

- College, university, or graduate school tuition and mandatory fees
- Eligible books, supplies, and equipment
- Computers, software, and internet used for educational purposes
- Certain vocational, technical, and trade school programs
- Student loan repayment, subject to IRS lifetime limits

Because eligibility requirements may change, teachers are encouraged to consult current IRS guidance prior to requesting withdrawals. Teachers should also retain receipts and supporting documentation for all qualified education expense withdrawals in the event of an IRS audit or verification request.