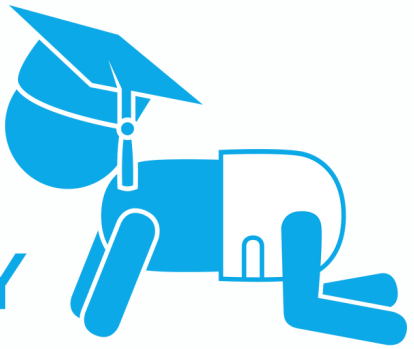




OAKLAND PROMISE BRILLIANT BABY



OPPORTUNITY CHANGES EVERYTHING



Table of Contents

Welcome Letter	03
Oakland Promise Program Overview	04
Brilliant Baby Main Program Parts	05
About Your My529 Savings Account	06
Using Your My529 College Saving Account	07
Financial Coaching Program	08
Financial Coaching Program Stipends	09
Community Connections	10
The Financial Wheel	11
Kindergarten to College Fliers	12 - 13
Brilliant Baby Flier	14
CalKids Flier	15
The Brilliant Baby Team	16



Brilliant Baby

OPPORTUNITY CHANGES EVERYTHING

Dear New Brilliant Baby Caregivers,

I am so happy to welcome you into the Brilliant Baby family! The Brilliant Baby Program is part of a large organization called Oakland Promise. We hope all of our Brilliant Babies will have what they need to continue their education after high school.

Brilliant Baby is a resource for parents and caregivers during the first five years of your baby's life. We are here to support you as you set your child on their path to success in school and life. You completed the first step; you enrolled with us and opened a college savings account for your child with my529! As a Brilliant Baby family, you can meet six times with a coach who will help you work towards your financial goals. We also hope you will attend workshops to learn and meet other parents. Finally, we can connect you with our many community partners who can help you and your family.

I have more great news for you. As your child grows up in Oakland, they will benefit from Oakland Promise scholarships and programs operating in Oakland public elementary, middle, and high schools. But our help continues. When your child gets to college, they can continue getting support from Oakland Promise. We hope that every Oakland Promise student will graduate!

Preparing our children for academic and life success begins at birth. It is a joyful journey of learning and development. Thank you for letting us be a part of your journey. We are honored to support your family as you raise your Brilliant Baby!

Sincerely,

Joci Kelleher, Director of the Brilliant Baby Program

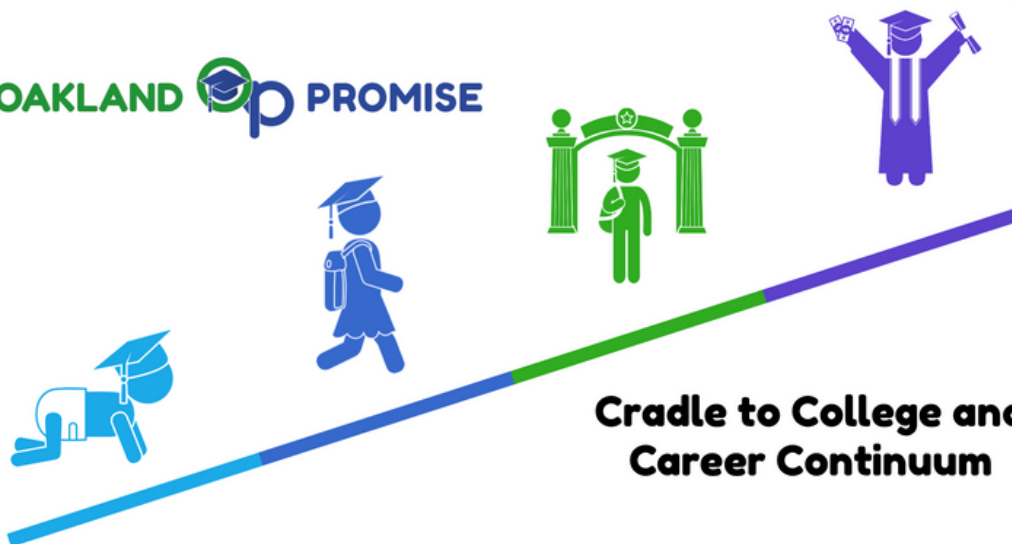
Oakland Promise

Oakland Promise



Our Commitment from Cradle to College and Career

OAKLAND  PROMISE



Cradle to College and Career Continuum

Welcome to Oakland Promise! We are here to support you and your child! Our programs support families through every major life and educational transition - from birth through elementary, middle school, high school, college or career technical school (CTE) and beyond.

Brilliant Baby

The Brilliant Baby program supports children's early school-readiness by setting up college savings accounts for babies and offering their caregivers financial coaching, learning opportunities, and access to community resources.

Kindergarten to College

The K2C program helps elementary students in Oakland public schools to think of themselves as college and career-bound individuals by providing College Saving Accounts.

College Access

The College Access program provides resources to middle and high school students at Oakland public schools and offers scholarships to seniors interested in 2 and 4-year colleges or CTE programs.

College Completion

The College Completion program provides mentorship and leadership opportunities to recipients of our College Access scholarships and opportunities to connect as alumni after college.

The Oakland Promise Brilliant Baby Program



The Brilliant Baby team supports your hopes and dreams for your child's bright future. We are here to help you as you set your child on their path to success in school and life.

College Savings Accounts

my529[®]

Each baby receives a my529 College Savings Account seeded with \$500!

Community Connections



At least twice a month, we meet to tap into parents' potential. Our goal is to empower parents and build our community.

Financial Coaching



Parents have the opportunity to receive six financial coaching sessions free of charge!

Email: brilliantbaby@oaklandpromise.org

Text "BBHelp" to 510-726-7809



Follow us: @BrilliantBabyOP

Your my529 College Savings Account



Your baby's \$500 college savings account (called a CSA) is held at one of the top college savings programs in the country, called my529.

Oakland Promise is the Account Owner, the child is the Sole Beneficiary, and you are the Interested Party on the account.



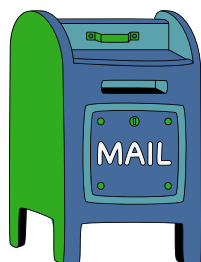
Your baby will be able to withdraw this money to pay for their college or career technical education expenses after high school and before they turn 25.



You can see how your baby's college savings account (CSA) grows at my529.org! Please contact the Brilliant Baby Team any time you change your email or phone number.



If you would like to save for your child's college education, we are happy to help you set up a separate account. Text "BB Help" to our Customer Service Team at: 510-726-7809 or email us at brilliantbaby@oaklandpromise.org.

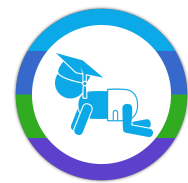


Your financial statement will arrive in the mail 4 times a year. If you move, remember to reach out to the Brilliant Baby Team.

Email: brilliantbaby@oaklandpromise.org

Text "BBHelp" to 510-726-7809

Your My529 College Saving Account



my529[®]

Go to my529.org/login

1. Enter your Username and Password.
2. View Account online anytime.

Forgot your log-in?

1. Go to my529.org/login.
2. Click “ I forgot my username or password.”
3. Follow the instructions in the email my529 sends to you.

HAVE MORE QUESTIONS OR HAVING TROUBLE LOGGING IN? SET UP AN APPOINTMENT WITH US!

Contact Brilliant Baby:

Email: brilliantbaby@oaklandpromise.org

Text "BBHelp" to: 510-726-7809

Brilliant Baby Financial Coaching Program

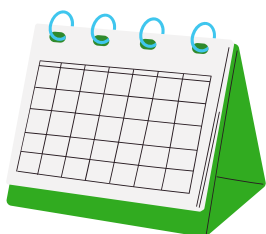


The Brilliant Baby Financial Coaching Program hopes to support you and help reduce financial stress on your family. After signing up for the Brilliant Baby Program, you will be assigned a financial coach!



During your first session, you will discuss your financial and life goals.

Your coach will help you create a simple plan that WORKS for you.



You can meet with your coach for up to 6 sessions.

Attend our Community Connection workshops to continue learning about financial topics as well as community resources available to your family.

Because of limited space, financial coaching will be available to you for 9 months. If you don't use that spot, we'll have to close your case.



You can earn up to \$300 in stipends for attending financial coaching sessions.

Financial Coaching Program Stipends

Parents with a baby enrolled in the Brilliant Baby program are eligible to receive up to \$300 in Brilliant Baby Stipends. You can choose how you spend the stipend. Many families put the money towards one of their financial goals.



You can earn a \$300 stipend for attending the first three coaching sessions. Attend up to 6 hours of coaching. The last three coaching sessions are unpaid.

We use Zelle to pay stipends and automatically deposit money into your bank account. If you don't have Zelle, we can help you open an account or mail you a check.

Date of Financial Coaching Session	Date When You Should Receive Payment by Zelle or PayPal	Date When You Should Receive Payment by Check
<p>BETWEEN THE 1ST AND 25TH OF THE MONTH</p> <p>Example: Financial Coaching on April 3rd</p>	<p>THE 10TH DAY OF THE NEXT MONTH</p> <p>Receive Zelle or PayPal by May 10th</p>	<p>THE 15TH DAY OF THE NEXT MONTH</p> <p>Receive check by May 15th</p>
<p>BETWEEN THE 26TH AND 31ST OF THE MONTH</p> <p>Example: Financial Coaching on April 27th</p>	<p>THE 10TH DAY OF THE MONTH AFTER THAT</p> <p>Receive Zelle or Paypal by June 10th</p>	<p>THE 15TH DAY OF THE MONTH AFTER THAT</p> <p>Receive check by June 15th</p>

NEED HELP SETTING UPA ZELLE ACCOUNT ? HAVE QUESTIONS ABOUT STIPENDS?

Please feel free to contact us!

Email: brilliantbaby@oaklandpromise.org Text "BBHelp" to (510)726-7809



Brilliant Baby Community Connections

Join our Community Connections workshops to learn about early childhood development, financial tips, childcare and school options, and community resources. Attending Community Connections is also an opportunity to meet other caregivers within the Brilliant Baby community.



We offer events at least twice each month in English, Spanish and Cantonese. Community partners, our coaches and BB staff lead these Community Connections for families. You will receive a monthly calendar as well as reminders about our events by text and email.



Please check your email for our newsletter sent every other month. It is filled with valuable resources! Also, follow us on Facebook and Instagram at @brilliantbabyop to stay connected with us!



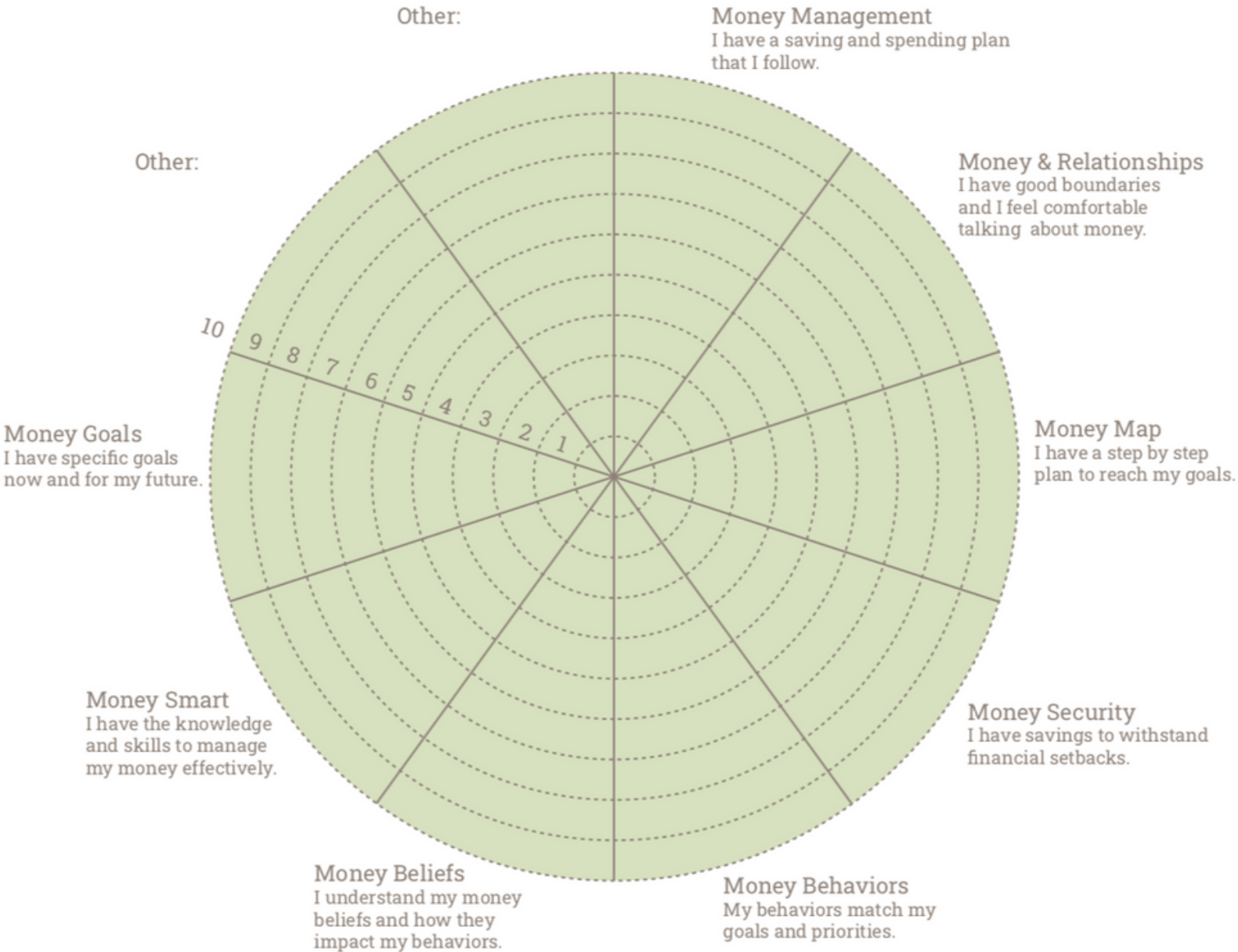
Once your baby is ready for kindergarten, they can join our K2C program! From kindergarten to fifth grade, students in Oakland public schools have an Oakland Promise Scholarship set aside for them. This is another opportunity to save money for your baby's bright future!





Financial Wheel

For each category, rate your current well-being or satisfaction on a scale from 1–10, where 10 is “high,” by drawing a line across that section of the wheel at the appropriate number.





OAKLAND UNIFIED SCHOOL DISTRICT
Community Schools, Thriving Students

SIGN UP FOR YOUR OAKLAND PROMISE SCHOLARSHIP TODAY!

During the 2023-2024 school year, ALL current K-5th grade students in Oakland have up to **\$500** for FREE for college and career set aside in the Oakland Promise Scholarship. Students earn their first \$100 in Kindergarten!

SIMPLY SIGN UP ONLINE AT:

<https://bit.ly/opsactivate>

See backside for more details



SCAN ME



ngôn ngữ tiếng Việt

عربي

Español

中國人



Current K-6 students earn \$100 in the following grades

FOR COLLEGE AND CAREER

K 5th 6th 8th 9th
\$100 \$100 \$100 \$100 \$100

How to Sign Up for My Student's Oakland Promise Scholarship

STEP

1



Find your State Student Identification number (SSID).

1. Log into your Aeries account.
2. Select **Student Info**.
3. Next, select **Demographics**.
4. Then, select **General** and your **10-digit** SSID will be visible.

*The SSID is a 10 digit number. It is not the same as the regular student ID number. You can also contact your student's teacher or school staff for this number.

STEP

2



Sign up for your Oakland Promise Scholarship using your SSID.

Get started by visiting the link or scanning the QR code below.

bit.ly/opsactivate



Contact k2c@oaklandpromise.org for help with signing up or for any questions



Tell a Friend to Join the Brilliant Baby Program!

They are eligible if you meet all 3 eligibility criteria listed below. If the answer is answer is yes, then scan the QR code to schedule an enrollment appointment today!



1

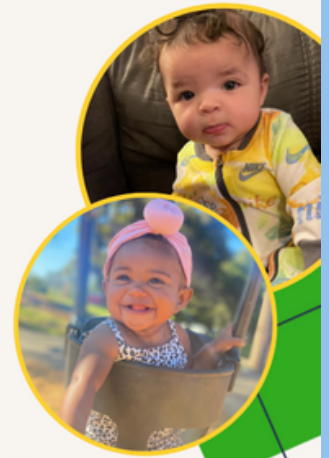
The baby was born in Alameda County and lives in Oakland.

2

The baby has or is eligible for Medi-Cal.

3

The baby is under the age of two years old.



Brilliant Baby Services

1. College Savings Account

Oakland Promise opens a \$500 college savings account in your child's name. After high school, when your child enrolls in a two or four-year college or vocational school, the account will grow in value, and these funds can be used to pay for tuition, fees, books, housing, and other qualified educational expenses.



2. Financial Coaching

Parents and guardians are invited into our free financial coaching program. During your first session, you will discuss your financial and life goals. Earn stipends while actively involved in coaching during your first year with Brilliant Baby.

3. Community Connections Events

Join us for Community Connections meetings on Zoom. Our community partners and financial coaches share information about financial tips, early childhood development, and school readiness. We also introduce families to other community resources.





**CalKIDS
can kickstart
a child's
future.**

**With free
money for
college!**

CalKIDS is a new program from the State of California that provides up to \$100 in free money for college to all babies born to a California family on or after July 1, 2022. CalKIDS can help families boost their children's college savings and increase access to higher education.

**To learn more and register,
visit CalKIDS.org today!**



CalKIDS
The first step toward college

The California Kids Investment and Development Savings Program (CalKIDS) is a children's savings account program, administered by the ScholarShare Investment Board, an agency of the state of California. CalKIDS will provide children born in California with college savings accounts, including seed deposits and other potential incentives, to help pay for future qualified higher education expenses. To learn more about CalKIDS or opt out of the program entirely, please see the Program Terms and Conditions at CalKIDS.org. CalKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan.

To learn more about California's ScholarShare 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs, please see the Plan Description at ScholarShare529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. TIAA-CREF Tuition Financing, Inc. (TFI), Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter for California's ScholarShare 529. 2246301

The Brilliant Baby Team



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Brilliant Baby Director



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Senior Manager



Aiyani Scott
Program Coordinator



Yabnely Lara
Program Coordinator



Deprece Bonilla
Program Associate