

- Trauma-focused cognitive behavioral therapy (TF-CBT; Judith Cohen and Anthony Mannarino, Center for Child Abuse and Traumatic Loss, Allegheny General Hospital, Pittsburgh)
- Abuse-focused cognitive behavioral therapy (AF-CBT; David Kolko, University of Pittsburgh School of Medicine)
- Parent-child interaction training (PCIT; Anthony Urquiza, CAARE Center, UC-Davis)

Like any new program, there are barriers to implementing these interventions, such as funding and reimbursement issues, resistance to change, and concerns about manualized treatments. The Chadwick Center report discusses these and other barriers and offers ideas on how a state might overcome them and install one or more of these validated interventions among its mental health providers. Awareness of such interventions should then be promoted among caseworkers and resource families to help them advocate for better care for children in foster care with mental health issues.

○ **Extend foster care services:**

Intact families do not send their children off immediately after high school graduation to live alone at 18 or 19. Given the array of difficulties faced by foster children, as well as the negative short-term outcomes found in this and other studies (e.g., 30% homeless within a year of leaving care), some form of extended service is warranted. This may include allowing a youth to remain in placement, with continued support payments to the foster parent, until the youth has demonstrated the ability to successfully move out. Chafee funds are available for this option and for other services through the age of 21, even if the youth is no longer in custody. A number of states make available guardianship subsidies into the early 20s if the youth is enrolled in school (NAIARC, 2003). Although a particular youth's situation may not call for it, research has provided evidence that in general longer and later stays in foster care result in better outcomes (McDonald et al., 1996; Courtney et al., 2005). In the past, youth have not always wanted to stay beyond legal emancipation after years of being in state custody. Positive relationships with foster parents and caseworkers may encourage a youth to see the benefit of remaining in care, and encouraging school completion and further education and/or training (such as through Education and Training Vouchers, which may be used through age 22) may further convince a young person to stay. In addition, barriers to staying (and, conversely, benefits to leaving) should be addressed, such as the ability to obtain a driver's license. Full-fledged foster care may not be necessary: Continued monitoring and services (including mental health services) can provide a guiding hand and a safety net as youth enter the real world of jobs and housing. Courtney and colleagues (2005) found that young adults out of care were much more likely to suffer from economic hardships than those of the same age still in state custody, particularly such difficulties as not being able to pay rent or a utility bill, being evicted, or frequently not having enough food to eat. Mech (2003), Kroner (2001), and others have discussed the effectiveness of scattered site apartments and other supportive housing programs, and states are allowed to spend up to 30% of their Chafee funds on room

and board. Allowing a young adult to return for services will also be helpful, providing help with such difficulties as completing complicated forms (such as for health insurance or financial aid [Pecora et al., 2005a]), job or housing search, or limited financial assistance (Courtney et al., 2001). It may be possible to identify a suite of easily and cheaply provided services, including referrals, that a young person could access from a single source, as in a help-line or website. This may be a way to make a small number of Chafee dollars spread a long way, and could be done in coordination with general youth and young adult assistance efforts to provide a central information source.

○ **Use the Chafee Medicaid option to extend health coverage:**

Given the health problems, poor finances, and lack of health insurance experienced by many alumni, they appear to be at risk of joining the tens of thousands of Americans who die each year due to a lack of health insurance. Continued Medicaid coverage can ensure that on-going treatment for physical or mental health needs can continue. Providing the option to remain covered by Medicaid until age 21 does not necessarily mean paying for Medicaid for all alumni until they reach 21: In combination with other efforts—improved IL training, aftercare, job programs, connections with adults, etc.—this may shorten the time it takes an alumnus to find a job with health benefits.

○ **Develop a detailed transition plan with each youth:**

Youth often express anxiety over the prospect of leaving care and being on their own. Having a plan can help alleviate that anxiety. A transition plan should address “supportive relationships, community connections, education, life skills assessment and development, identity formation, housing, employment experience, physical health, and mental health” (Pecora et al., 2005a, p. 50). Youth need concrete assistance as they transition to adulthood (Courtney et al., 2001; Pecora et al., 2005a), “rather than merely information” (Courtney et al., 2001, p. 714). A plan will identify needs and resources in the community—internships and apprenticeships, job fairs, community mental health centers, free driver’s education courses, and so on—to meet those needs now and in the future. More and more transition-related resources are being developed, including:

- the TRIO (www.coenet.us/abouttrio.html) and GEAR UP education programs (www.ed.gov/programs/gearup/index.html)
- resources for starting a career, including help for youth, from the Federal Department of Labor (www.doleta.gov/jobseekers/starting_your_career.cfm)
- Chafee Education and Training Vouchers (see www.acf.hhs.gov/programs/cb/programs/etvfactsheet.htm)
- money management skills education resources such as Money Talks (www.moneytalks.ucr.edu)

- the transition and mentoring information available from Foster Care Alumni of America (www.fostercarealumni.org).

These are only examples; the current report is not intended to provide day-to-day guidance in working with youth. Ansell (2001) describes an independent living continuum, beginning with informal work (family discussions and activities), continuing to formal training, followed by supervised independent living (supported apartments, transitional living arrangements with a foster family, weekend apartment living experiences, etc.), and finally self-sufficiency (with some support, such as scholarships, support groups, or continued counseling). As discussed in the Child Welfare Evaluation Program's youth-in-care study (Pope & Williams, 2005a), a transition plan should be youth-centered, arising out of a frank conversation about where a youth wishes to live and what skills are necessary there. Youth who wish to return to rural areas, for example, may need to learn a whole new set of skills not necessary in Anchorage or Juneau. In the absence of extant training materials, such a youth will need experiences and contact with a knowledgeable mentor. The state may wish to investigate sponsoring more formal group experiential learning, such as an Alaska Native elder-lead fishing day for not only youth placed locally but also youth moved out of the area for foster care.

- **Facilitate communication across agencies, programs, roles and functions, cultures, generations, etc.:**

The benefits of assessment and thorough planning can come only if parties communicate. Thus, information must pass from professional to professional and also from caseworker to foster parent, caseworker to new caseworker (if necessary), school to school, child welfare agency to educational system, caseworker and foster parent to therapist, and so on. Similarly, working across departments will help maximize efficiency of services and access to resources, such as access to Medicaid or to developmental disability assistance. Although officially charged with the care of foster youth, OCS should not shoulder all the burden of caring for this segment of society's children and preparing them for adulthood: The rest of society needs to take some responsibility for it youth. Other agencies, both public and private, and individuals can provide employment opportunities, tutoring and mentoring, service learning programs, respite care, and other ways to care for youth, prepare them for adulthood, and connect them to the larger society. As the agency chosen by the village to raise these children, OCS should take responsibility within Alaska to coordinate services and link youth to resources, such as housing options, scholarships and training programs, parenting and child development assistance, and so on, offered by other organizations. Communication should extend beyond the state as well: As OCS learns how to overcome barriers and improve services, these lessons should be shared with other states.

- **Support caseworkers in their efforts to help youth transition to adulthood:**

Workers in Alaska often face caseloads above advised levels, often with the added complication of day-long travel to visit one child. Calls for hiring more caseworkers are frequent. Many workers, however, recognize that they might be able to do more

for the youth they serve than they are currently in the absence of certain barriers and with improved training and knowledge. For example, OCS should continue its efforts in maximizing use of not only the Ansell-Casey Life Skills Assessment but also the lesson plans that the Caseylifeskills.org website can then produce, and the indicated resources available through the site, many of which are free. Training and information should include accessing the wide variety of resources, within OCS and without, that are available. Programs and resources mentioned in this report are merely a handful of those available. Only if a worker is aware of a service and of how to pay for it can a youth or young adult take advantage. Worker-youth relationships can also be improved by training workers regarding adolescent-specific developmental issues and themes, so that workers are better prepared for the particular events and interactions that come with caring for a teen. OCS should work to match caseworkers (as well as foster families) with to youth. Those with a professed interest in adolescents should be assigned adolescents. Those workers who, in consultation with their supervisors, declare a desire to not work with teens should have teens on their caseloads only because the younger children in their care have grown into adolescence. Matching is, of course, easier with a larger pool of workers. More available caseworkers would in turn allow each worker more time to spend with each child on their caseload, helping that child feel heard and cared for, discussing future goals, developing transition plans, monitoring progress, and otherwise providing stable, caring contact.

CONCLUSION

This report provides some of the answers to the question posed by the research team at the beginning of the study: what happens to foster care youth after they "age out" of state custody? Despite the hardships of abuse and neglect, removal from biological family, multiple moves and transitions, and ill-preparation for adult living, many Alaskan foster care alumni were thriving. Through persistence, emotional support and connections, and their own resourcefulness and that of others, they have grown into contributing members of the communities where they live. Many Alaskan alumni, however, were still struggling economically, emotionally, and physically.

The intent of this study was to provide insight into the experiences of foster care alumni with the hopes of improving the lives of current and future generations of youth who find themselves removed from their birth families and placed in state custody. This responsibility does not rest solely with the State of Alaska, but with communities, families, caregivers, tribal programs, caseworkers, residential youth facilities, schools, and even the youth themselves. Transition to adulthood is a complex phenomenon, influenced by personal and social factors as well as such societal factors as job availability, housing costs, and the availability of services (Collins, 2001). These factors cannot all be changed at once, but small changes can be effective.

Several studies have found that there are some key ingredients that, if provided to the youth early, can greatly enhance their chances of success. These are, among many others: positive, consistent adult relationships; youth participating in their own planning; early and on-going preparation for independent living; promotion of education, training, and employment; on-going connection to family members when appropriate; and allowing

youth to receive the economic and emotional benefits of remaining in care until 21. This study highlights the need to apply such efforts to youth in the child welfare system. Care, support, mentoring, training, and financial assistance will ultimately benefit foster youth, their communities, and all of us.

Recommendations related to the results of this study were discussed in the previous section, and further recommendations from stakeholders are listed in Appendices A and B. Most of these recommendations are not new. Since 1980, foster care advocates have espoused the benefits of beginning preparation for independent living when youth are 14 or 15, including

educational, prevocational, and vocational experience...; gradually moving the foster ward from traditional placements to community-based settings, such as transitional congregate apartments or scattered-site apartments; providing extensive information with respect to the range of community services available, including linkage with community contacts, transitional mentors, and a "natural-systems" support team; and helping [youth and young adults] to make decisions about educational choices, including postsecondary education, as well as employment and housing (Mech, 2003, p. 45).

Focus on transition issues for adolescents in foster care is relatively new, and OCS' efforts to date to provide improved services both before and after leaving care are to be commended. As the results of this study have demonstrated, this focus is warranted. Many efforts to improve foster care were underway when interviews for this study were begun in 2004, or have been launched even more recently. Some of these initiatives are discussed in Appendix B. Further foster care research which compares a newer cohort of alumni who have benefited from more available resources with the cohort from this study would provide insight into the success of OCS' recent endeavors.

APPENDIX A

Stakeholder Recommendations: Strategies to Improve Foster Care in Alaska

In addition to the recommendations above, various advocates of improved foster care emphasized the following strategies to improve foster care in the state:

- Increase the number and cultural diversity of resource families.
- Expand targeted recruitment of resource families to reach underrepresented cultural groups, with particular emphasis on reaching out to Alaska Native families.
- Increase the number of resource families with the capacity and expertise to provide care to adolescents.
- Expand efforts to more carefully match children's needs with the culture, style, and capabilities of foster families.
- Increase kinship care, provide support and training to families providing this care.
- Expand the use of the Team Decision Making model currently used in the Anchorage OCS office (from Family to Family by the Annic E. Casey Foundation). This process involves families and community members actively in case planning and decision making.
- Reduce the reliance on emergency shelter care.
- Reduce the use of residential care.
- Provide more agency and respite support to resource families.
- Build academic support for foster children through working with schools and other community resources.
- Increase post-secondary education and vocational training for foster youth and alumni, including job training, job shadowing, and apprenticeships.
- Increase the number of safe, affordable transitional housing options for foster care alumni.

APPENDIX B

Action Steps to Improve Foster Care in Alaska: Expanded Independent Living Services

The information below was provided in response to the study recommendations by the Office of Children's Services Independent Living Program as an update on services now provided to youth making the transition out of state custody.

Involve youth in planning:

Current policy and procedure requires that all youth in care age 16 and older complete a life skills assessment (the ACLSA), transition learning plan (TLP) and exit plan. Youth assess their own knowledge, skill, and abilities in five domains that score their competency in critical life skills. Based on the assessment, the youth and foster parent, social worker, or Regional Independent Living Specialist will complete a TLP. The TLP documents learning activities in which the youth and caregivers can engage to increase life skills competencies. An exit plan, along with the assessment, is completed if the youth is scheduled to exit custody or is 17 or older. The exit plan documents the youth's plans for education, housing, employment, support from and connections to adults and family members, health care and continuing independent living services available to them through OCS. Before a youth leaves custody, the youth compiles a binder in which their personal exit plan, discharge papers, medical records, birth certificate, social security, tribal membership, other official documents, and other information are contained. Also included in the binder is a list of community resources for continuing support

Provide comprehensive assessment:

For purposes of independent living, OCS requires that youth, beginning at age 15, complete the Ansell-Casey Life Skills Assessment a minimum of once a year and preferably every six months. Youth must complete the ACLSA prior to receiving individual living funds for services and/or benefits.

Maximize placement stability:

Regional Independent Living Specialists (RILS) consider the youth's placement history while working directly with the youth. RILS may provide information to social workers and others when a placement change is necessary or when a placement decision is being made that may affect the youth's independent living goals and plans. In order to increase placement stability, OCS is striving to increase the number of foster families and care providers who will accept teenagers to foster and provide them with the necessary support and training to mentor youth as they prepare to live on their own.

Provide sexuality education to all foster youth:

Independent living conferences have included this topic in their curriculum.

Provide parenting supports for youth who do become parents:

All pregnant and parenting youth in custody are referred directly to OCS partner programs including WIC (Women, Infants, and Children), Infant Learning Programs,

and/or Healthy Families for parenting and pregnancy supports. Additionally, youth are referred to other financial resources including Denali KidCare, public assistance, and community based service providers such as Passage House, a residential program for single mothers.

Encourage positive adult relationships:

As part of the exit planning process, youth identify adults with whom they have an important and positive relationship and whom they can contact if the need arises once they leave care. Through grants and collaborative agreements OCS also supports community organizations that provide mentoring and adult sponsors for youth. Additionally, OCS connects tribal youth with tribal supports and services, actively encouraging participation in tribal activities especially where elders play an important role in mentoring youth.

Promote sibling contact:

The Alaska Youth Advisory Board—Facing Foster Care in Alaska—has identified ongoing sibling contact as one of their priority areas. They have defined “sibling” as both biological siblings and foster siblings. Through the exit planning process youth may identify connections with siblings as one of the goals and the RILS can assist youth with locating siblings, resolving family issues, and making connections.

Promote legal ties, such as adoption and guardianship throughout adolescence and even into adulthood:

Five of the core members of Facing Foster Care in Alaska are young people who were adopted or entered legal guardianship as adolescents. These connections clearly demonstrate that OCS is committed to promoting permanent legal ties for youth in care.

Extend foster care services beyond 18:

Youth may remain in custody beyond age 18. Primarily youth are encouraged to remain in care beyond age 18 if they have not graduated high school. Once released from care, youth may continue to receive services and supports through OCS and the Independent Living Program up to age 23 for education and training purposes. This continuing support is mandated by Alaska statute and has been in place since the state began receiving Chafee Foster Care Independence Act funds in 2001.

Support relationships with foster parents after youth reach 18:

While the formal, subsidized relationship between foster parents and youth may end when the youth is released from custody; there is no rule that mandates they cannot remain connected. Many foster parents are receptive to this and continue to maintain connections with their foster children, including providing housing and supports for youth. For example, two former foster youth who are currently attending college with support through the OCS Independent Living Program return to their former foster homes during school breaks and vacations.

Advocate for using the Chafee Medicaid option to extend health coverage:

A request to use the Chafee Medicaid option was forwarded by the Department of Health and Social Services to the Governor's office for consideration during the 2005 legislative session. Because new Medicaid expenditures were not under consideration this year, the request will be held and considered during the 2006 legislative session.

Facilitate communication:

In 2004, the Independent Living Program was expanded to include four new Regional Independent Living Specialists (RILS) positions. There is now an Independent Living Specialist established in each of the four OCS Regional Offices. The primary goal of these Regional Specialists is to work directly with youth to develop and implement plans that specifically address the individual needs of the youth as they prepare to exit custody. The RILS are bridges between youth, social workers, foster parents, and others in the flow of information about and on behalf of the youth. Additionally, the RILS are a primary connection to community services and providers (including schools and health care professionals) who can play a significant role in helping youth transition from care. The RILS maintain open lines of communication once the youth exits care and they continue to provide case management services, funding assistance, and other supports to former foster youth.

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LEGISLATIVE RESEARCH REPORT

JANUARY 25, 2006



REPORT NUMBER 06.099

COLLEGE SAVINGS PLANS FOR FOSTER CHILDREN

PREPARED FOR SENATOR JOHNNY ELLIS

BY BECKY TAYLOR, LEGISLATIVE ANALYST

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You asked if Alaska law prohibits individuals, churches, or other organizations in Alaska from opening college savings plan accounts for foster children. Specifically, you wanted to know if there are any restrictions that would prevent potential donors from obtaining the personal information required to open a college savings plan account for a foster child. You were also interested in whether any other states have legislation or initiatives that make it possible for individuals or organizations to open college savings plan accounts for foster children.

SUMMARY

Although every state offers a college savings plan that is eligible for tax advantages under section 529 of the Internal Revenue Code, our analysis will focus on the University of Alaska (UA) College Savings Plan. The issues involving the type of personal information needed to open an account, and the ability of potential donors to obtain this information are most likely similar to the issues that would be encountered with other college savings plans. The UA College Savings Plan is a state-sponsored program that allows account holders to accumulate tax-free interest earnings for the educational expenses of a designated beneficiary. Due to restrictions on access

to personal information about foster children, donors could not establish UA College Savings Plan accounts for foster children without modifications to either the college savings plan's policies, or confidentiality restrictions defined in state law.

In order to open a UA College Savings Plan account, the account holder must provide a number of pieces of personal information about the beneficiary, including the individual's full name, address, and social security number. According to a representative of the Department of Health and Social Services (DHSS), the Department could not provide a potential donor with this type of personal information about a foster child. Even if an account could be established, account holders receive regular statements that include the beneficiary's full name, which could also present a confidentiality problem.

Although there are barriers to unrelated donors *establishing* accounts for foster children it may be possible for donors to *contribute* to accounts for these youth. In order to contribute to a UA College Savings Plan account the only information needed is the account number and the name of the portfolio. Foster children themselves could be designated as both the account holder and the beneficiary, and donors could contribute to their accounts. One limitation to this arrangement is that the foster youth would be able to use the money for purposes other than education when they reached age 18 (subject to tax and penalties). Another possibility is that the Department of Health and Social Services may be able to establish accounts for foster children and allow donors to contribute to them. In this arrangement DHSS would retain control of the funds and could assure that they were only distributed for educational purposes.

Although there appear to be logistical challenges to establishing this type of program, at least one other state is working to allow donors to sponsor college savings plans for foster children. In December of 2005, the Treasurer's Office of Missouri announced the BELIEVE program, which stands for Bringing Educational Leadership by Investing and Expecting Victory in Every Child. The goal of the program is to assist donors in establishing Missouri Savings for Tuition (MOST) accounts for foster children. The Treasurer's office has identified a number of potential donors, but no accounts have been opened at this point.

THE UNIVERSITY OF ALASKA COLLEGE SAVINGS PLAN

The University of Alaska (UA) College Savings Plan is a "529" college savings plan, named for Section 529 of the Internal Revenue Code, that allows college savings to grow without incurring tax on interest earnings or distributions for qualified educational expenses. T. Rowe Price manages the UA College Savings Plan and offers investors a number of investment approaches from which to choose. Any U.S. citizen, resident alien, trust, corporation, or other organization can open an account, regardless of their state of residence, and the money can be used at eligible educational institutions both inside and outside of Alaska. Each account has one account holder, who establishes and controls the account, and one beneficiary. The account holder can also be the beneficiary; however, if the account holder is a minor, the account must also have a custodian to act on behalf of the minor until that individual reaches age 18. The minimum contribution to open an account is \$250, or \$50 if one is making regular contributions. The account holder can change the beneficiary, or transfer a portion of the investment to a different beneficiary; however, the new beneficiary must be a member of the previous beneficiary's family. State or local government agencies and tax-exempt organizations may establish accounts as part of a scholarship program with or without naming a beneficiary when opening the account. Although the account holder manages the account, anyone can contribute.

The account holder can request a distribution from a College Savings account at any time; however, any interest earnings that are not used for qualified education expenses for the designated beneficiary are subject to state and federal income taxes and a 10% federal penalty. If a beneficiary does not go to college, the account holder can designate another beneficiary from the previous beneficiary's family, or request a distribution.¹

MISSOURI'S BELIEVE PROGRAM

Missouri State Treasurer, Sarah Steelman, recently spearheaded an initiative making it possible for any individual or group to establish a college savings account for a foster child. The Treasurer's office initiated the BELIEVE program, which stands for Bringing Educational Leadership by Investing and Expecting Victory in Every Child, without any legislation or tax dollars.² According to Doug Gaston, deputy state treasurer for the Missouri Treasurer's Office, the BELIEVE program was inspired by the "I Have a Dream" Foundation, which provides academic support and tuition assistance to low-income students from elementary school through college. Both programs are based on the idea that students will achieve more if they know from a young age that someone believes in them, and that they will have the opportunity to attend college.³ There have been a number of studies that have found that college completion rates for former foster children are much lower than for the general population.⁴

The Missouri State Treasurer's office oversees the Missouri Savings for Tuition (MOST) college savings account program, which like the University of Alaska College Savings Plan, allows account holders to accumulate investment earnings tax-free as long as the money is used for the educational expenses of a designated beneficiary. Sponsors in the BELIVE program contribute to MOST accounts on behalf of foster children they select. Missouri offers a state tax deduction of up to \$8,000 a year per taxpayer for contributions to MOST accounts. In December 2005, Bass Pro Shops became the first sponsor to commit to participate in the BELIEVE program, but no accounts have yet been established.

The BELIEVE program will begin with foster children who are eligible for adoption. According to Amy Martin, program development specialist for the Children's Division of the Missouri Department of Social Services, her agency initially will provide sponsors with information about foster children who are available for adoption so that sponsors can select a child to support. The state, having full responsibility for children who are no longer subject to parental rights, is able to

¹ "Frequently Asked Questions and Plan Disclosure Document," The University of Alaska College Savings Plan, April 1, 2005, available at: <http://www.uacollegesavings.com/>.

² Steelman Launches "BELIEVE" Program to Help Get Foster Kids to College: Bass Pro is First Sponsor," Office of Missouri State Treasurer, Sarah Steelman, December 22, 2005. We include this press release as Attachment A.

³ Personal communication from Doug Gaston, deputy state treasurer, Missouri Treasurer's office. Mr. Gaston is very enthusiastic about the BELIEVE program and can be reached at (573) 751-4974.

⁴ One study that includes a compilation of research on the topic of educational achievement for foster children, as well as, rates of college completion for former foster children in the Casey program is "The Casey National Alumni Study," from Casey Family Programs. This study is available at www.casey.org.

disclose certain information, such as the child's age, interests, gender, and first name.⁵ This information is already available on the Missouri Adoption Photo-Listing.⁶ The Department may expand the program to include children in long term foster care; however, because these children remain subject to parental rights, a release from the court may be necessary to provide information about these children to potential sponsors. No one we spoke to from the Missouri Treasurer's Office or Department of Social Services was able to provide specific information about how exactly the accounts would be set up, including who would be the account holder. Mr. Gaston mentioned that they were considering setting up a 501(c)3 non-profit organization to handle large corporate donations and to select students to receive donated funds.

POTENTIAL BARRIERS TO DONORS ESTABLISHING ACCOUNTS

Restrictions on public access to personal information about foster children could prevent organizations or individuals from acting as account holders for UA College Savings Plan accounts for children in state custody. In order to open an account, the account holder must supply a number of pieces of personal information about the beneficiary, including the individual's full name, address, and social security number. Even if the Department of Health and Social Services could provide the necessary personal information about a child directly to the plan, according to UA College Savings Plan staff, account holders receive regular statements that contain the beneficiary's first and last name.⁷ This appears to be a problem under current Alaska law. Pursuant to AS 47.10.090 (d),

The name or picture of a child under the jurisdiction of the court may not be made public in connection with the child's status as a child in need of aid unless authorized by order of the court or unless to implement the permanency plan for a child after all parental rights of custody have been terminated.

Alaska Statute 47.10.092 addresses disclosure of information to certain public officials and employees, and Alaska Statute 47.10.093 provides for disclosure to specified individuals. These statutes appear to contain provisions that disallow the disclosure of personal information to a donor without a court order.⁸

Recent changes to state statute focused on facilitating adoption suggest that at times some personal information about children in the state's custody is disclosed, but typically not last names. The Alaska Adoption Exchange provides an on-line database including photographs, first names, ages, and descriptions of Alaskan children eligible for adoption. The site is managed under a contract with the State of Alaska Office of Children's Services.⁹ According to Mike

⁵ Personal communication from Amy Martin, program development specialist, Children's Division of the Missouri Department of Social Services. Ms. Martin can be reached at (573) 522-8024.

⁶ The Missouri Adoption Photo-Listing can be found at: <http://www.adoptuskids.org/states/mo/search.html>.

⁷ Personal communication from Bonnie Carroll, senior program specialist, University of Alaska Scholars and University of Alaska College Savings Plan. Ms. Carroll can be reached at (907) 474-5671.

⁸ Alaska Statutes 47.10.090-47.10.093. We include these statutes as Attachment B.

⁹ The Alaska Adoption Exchange, available at: <http://www.akaex.org/>.

- Dorothy Douglas - Indep. Living

DHSS
- SOCIAL WORKER

Lesmann, community relations manager for the Alaska Office of Children's Services, until a 2005 modification of the statute, a court order was needed to place profiles of children on the website.

The court order became unnecessary after the language "unless to implement the permanency plan for a child after all parental rights of custody have been terminated" was added to AS 47.10.090 by Chapter 64, SLA 2005. Implementing the permanency plan involves efforts to establish a legal guardian or adoptive parent for a foster child, or in some cases arranging long term foster care until the child is emancipated. According to Mr. Lesmann, the legislation was prompted by the Department of Health and Social Service's (DHSS) desire to implement the national "Wednesday's child" program. The program involved the Department working with ABC Alaska's Superstation to showcase on television children who are legally free for adoption. The statutory change allows DHSS to share a child's first name, age, and hobbies in order to promote the child being adopted.¹⁰

Although restrictions on personal information access are barriers to donors acting as account holders for foster children, once an account is established anyone can contribute to it. For example, if the Department of Health and Social Services, or another entity with access to privileged information about foster children, were to open a UA College Savings account anyone could put money into it. In order to contribute to an account, a person need know only the account number and which portfolio has been selected.¹¹ It could be possible for account numbers to be associated with the first names and short descriptions of foster children so that a donor could select a specific child's account to which he or she will contribute. Under this type of arrangement, the donor would be turning over control of the funds to the account holder.

University of Alaska College Savings Plan Accounts have a number of properties that may or may not serve the goals of a potential program matching donors with foster children. First, the account holder ultimately retains control of the funds. If donors were able to act as account holders, they would be able to withdraw money from their accounts at any point in time. If the foster child was the account holder, once the child reached age 18, he or she could withdraw the money, subject to taxes and penalties, for any purpose.

Another potential challenge is account holder's reactions if the designated beneficiary isn't ready to attend college right after high school, or does not chose to attend college at all. According to Dorothy Douglas, independent living program coordinator for the Department of Health and Social Services, many foster children are not ready to attend post-secondary education immediately after completing high school or earning a General Education Diploma. She noted that many former foster children do not begin college or vocational training until they are in their twenties. This can limit foster children's eligibility for aid under the federal Chafee program, which provides DHSS with funding to assist foster children with grants of up to \$5,000 a year for educational expenses until they reach age 23.¹² Donors would need to understand this characteristic of the population, and be willing to not withdraw financial support if a former foster child did not continue his or her education right away.

¹⁰ Personal communication from Mike Lesmann, community relations manager and legislative liaison, Division of Children's Services, Alaska Department of Health and Social Services. Mr. Lesmann can be reached at (907) 465-3548.

¹¹ Bonnie Carroll.

¹² In addition to the Chafee program, each year the University of Alaska offers five four-year full-tuition scholarships to foster children. Personal communication with Dorothy Douglas, independent living program coordinator, Department of Health and Social Services. Ms. Douglas can be reached at (907) 465-8659.

If the originally designated beneficiary did not decide to use the account for education within a certain time frame, the beneficiary on the account could be changed; however, the new beneficiary would have to be a member of the original beneficiary's family. In the case of foster and adopted children it could prove challenging to identify another eligible beneficiary who meets the Internal Revenue Service's definition of family.¹³ If no acceptable new beneficiary is identified, the account holder can request a distribution of the funds but must pay federal and state income taxes, as well as a 10% federal penalty, on the earnings portion of the distribution.

While Missouri is able to offer donors up to an \$8,000 tax deduction on their state income taxes, Alaska would not be able to offer a similar incentive to individuals because there is no state income tax. Contributions to a UA College Savings Plan account are not tax-deductible at the federal level, which could make donating to this type of program less appealing to potential sponsors than making a tax-deductible contribution to a non-profit organization.

I hope you find this information to be useful. Please do not hesitate to contact us if you have questions or need additional information.

¹³ According to Sections 152 and 529 of the Internal Revenue Code, for the purposes of changing the beneficiary of a college savings plan account a "member of the family" includes the beneficiary's spouse, first cousin, and the following relations and their spouses: children, stepchildren, siblings, stepsiblings, parents, stepparents, nieces, nephews, aunts, uncles, son-in-laws, daughter-in-laws, father-in-laws, mother-in-laws, brother-in-laws, or sister-in-laws.

LIST OF ATTACHMENTS

Attachment A

**"Steelman Launches "BELIEVE" Program to Help Get Foster Kids to College:
Bass Pro is First Sponsor," Office of Missouri State Treasurer, Sarah Steelman,
December 22, 2005**

Attachment B

Alaska Statute 47.10.090-47.10.093

Attachment A

**"Steelman Launches "BELIEVE" Program to Help Get Foster Kids to College:
Bass Pro is First Sponsor," Office of Missouri State Treasurer, Sarah Steelman,
December 22, 2005**

MISSOURI'S BELIEVE PROGRAM



Frequently Asked Questions about BELIEVE

1. What does BELIEVE stand for?

BELIEVE stands for Bringing Educational Leadership by Investing and Expecting Victory in Every Child. We believe that every child in Missouri can succeed if given the right support. Missouri has over 11,000 foster children under its care. BELIEVE is a program to identify corporations or non-profit organizations interested in sponsoring a child who is in the custody of the State of Missouri for a MOST (Missouri Savings Tuition Program) scholarship. MOST is the State of Missouri's 529 plan which allows the sponsor to set up an account to save for college tuition tax free. The sponsor also receives a tax deduction for their annual investment in the MOST plan of up to \$8,000 per person.

2. Who can agree to sponsor a foster child?

Any corporation, non-profit organization, person, or other entity can agree to sponsor a child and set up an account naming the child of their choice as beneficiary.

3. What is the benefit of a MOST account?

The investment in a 529 MOST account allows the investment to grow tax-free and the beneficiary can use it for their college tuition and other college costs tax-free. In other words, at no time is tax due on the principal or the earnings as long as it is used for eligible college expenses. The organization or entity contributing to the account can receive a tax deduction each year of up to \$8,000 per taxpayer.

4. How much is required to open an account?

To open an account you only need \$25.00. We are asking that for the BELIEVE program the initial contribution be based on the investment plan that is most suitable for the age of the child selected to help kick start

a college savings plan for a foster child. But the bottom line is that any amount is better than none at all.

5. What happens if the child does not go to college after making annual contributions?

A new beneficiary can be named at that time or when the account is initially set up a contingent beneficiary can be named. If neither of these options is suitable to the account owner, then the money can be used by the account owner but taxes would be owed if the proceeds are not used for college expenses.

6. Why should any corporation or entity be interested in sponsoring a child for the BELIEVE program?

Many foster kids never have a chance to reach their full potential because of circumstances that are out of their control. The state takes responsibility for these kids, but what happens to them after they turn 18? Many times we don't know and what is worse, many times no one cares. This program singles out a child that a group of people, organization, church, or corporation can encourage by providing the money to ensure that they have a chance to go to college. If the child knows this – knows that suddenly somebody BELIEVES in him or her to actually succeed and reach their goals then great things begin to happen. This is an opportunity to help a child reach their dream by investing and believing in their future by setting up a 529 MOST account to pay for their college expenses.

7. How do I sign up to sponsor a child in the BELIEVE program?

Organizations wishing to participate in the BELIEVE program should contact Jane Dudeck, Chief of Staff, State Treasurer's Office at (573) 751-4943 or Jane.Dudeck@treasurer.mo.gov.

8. How much would an organization need to contribute if it wanted to cover 100% of the costs of tuition for a child?

The answer to this depends on a number of variables, including the number of years that the organization contributes before the child goes to college, the actual college that the child goes to, the future rate of inflation for tuition costs and the return on the investments selected. Here are several examples of how much an organization would need to contribute to fund 100% of projected costs based on a tuition inflation rate of 5%, a

return on investment of 10% and four years' attendance at the University of Missouri-Columbia (where costs are currently estimated at \$8,700 per year):

- For a 13-year old child, assuming an initial \$5,000 contribution, a sponsor would need to contribute \$500 per month to cover 100% of projected costs.
- For a 5-year old child, assuming an initial \$5,000 contribution, a sponsor would need to contribute \$160 per month, or just under \$2,000 per year, to cover 100% of projected costs.

9. Can an organization "share" the sponsorship of a child or partner with another organization to sponsor a foster child?

Yes, any amount that an organization contributes to the BELIEVE program will greatly help a foster child defray the costs of higher education and is greatly appreciated. The amount of tax deduction that a sponsor can take is not affected if more than one organization helps sponsor a child. In other words, two organizations donating \$8,000 a year for the same child can each deduct up to \$8,000.

10. Who invests the money that we contribute to BELIEVE, and how do I know that our money is safe?

The MOST program offers several different investment options for sponsors, which they select. These investment options—which include a 100% Equity Option, a Guaranteed Option and a Managed Allocation Option which rebalances assets based on the age of the child—are professionally managed by TIAA-CREF, one of the largest asset managers in the nation. Like all investments that are invested primarily in the stock market, there is no guarantee for either the 100% Equity Option or Managed Allocation Option that these investments will maintain 100% of principal or provide a guaranteed return. However, over the long term, investments in these options should perform in line with broad equity returns.

For assistance regarding these options, please contact Jane Dudeck, Chief of Staff, State Treasurer's Office at (573) 751-4943 or Jane.Dudeck@treasurer.mo.gov.



PRESS RELEASE

Office of Missouri State Treasurer Sarah Steelman

FOR IMMEDIATE RELEASE -- December 22, 2005

Steelman Launches "BELIEVE" Program to Help Get Foster Kids to College: Bass Pro is First Sponsor

SPRINGFIELD Mo. -- Christmas came a few days early for some special Missourians. State Treasurer Sarah Steelman today kicked off a statewide initiative to give crucial help to Missouri's foster children. The project, called BELIEVE, is a partnership between the Treasurer's office and the citizens and organizations of the state to provide college savings accounts for these children -- all at no cost to taxpayers.

Steelman, who oversees the state's tax-preferred 529 college savings plan, called MOST, said the program was a gift for all Missourians.

"There are thousands of precious children in foster care in Missouri today," Steelman said. "They are all special, they all were wondrously created and were given to us for a unique and important purposes. Today we have a new way to help them, to give them a way to fulfill their destinies, and a reason to hope."

Bass Pro Shops appeared with Steelman at the launch, and were announced as BELIEVE's first partners, having selected two foster children to sponsor, and will now work with the Treasurer's office to set up MOST accounts for them.

"We believe in this program, and in the potential it holds for these foster children," Bass Pro spokesman and Outdoor Educator Larry Whiteley said. "That's why Bass Pro Shops is proud to be the first to join this program to help these at-risk foster children."

BELIEVE is an acronym for Bringing Educational Leadership By Investing and Expecting Victory in Every Child, and Steelman says that is just what her program does.

"There is magic inside each of these kids. As a mother, I know that the key to a child's success is belief in themselves.

"For most kids, it's their parent who instills this confidence, but many foster children don't have anyone who believes in them. When they turn 18, most of them have nowhere to go. This is a wonderful way for Missourians to truly make a difference in these children's lives," said Steelman.

Stelman said the response from Missouri businesses, churches, non-profit organizations, and individuals has already been overwhelming and that additional sponsors would be announced soon. She said the initiative really is as simple as a Missouri organization or individual working with her office to select one or more of Missouri's foster children to sponsor, and then opening a MOST account for them.

Several foster children were expected to appear at the press conference as well as representatives from Boys and Girls Town of Missouri and the Missouri Baptist Children's Home who are helping spread the word about the BELIEVE program. The Missouri Department of Social Services is working with the State Treasurer's office to coordinate selection of the children.

Since 1999, Missouri has sponsored MOST, a tax-advantaged 529 college savings plan. Under this program, individuals and organizations can contribute up to \$8,000 per year into an account for a designated child. The amount contributed up to \$8,000 is not subject to state income tax. Federal law allows earnings on these accounts to be tax exempt as well, enhancing the program's ability to help students and families for college.

Contact: Mark Hughes, Director of Policy and Communications, (573) 751-7595
An electronic version of this release is available at <http://168.166.15.215/pressroom/press.asp>

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Published December 23, 2005

Effort's aim: college for foster children

State initiative will encourage contributions from businesses, churches and other groups.

James Goodwin
News-Leader

A state initiative unveiled Thursday encourages people to create college tuition accounts for foster children — a gift that also grants donors a state tax break and allows the money to grow tax-free.

State Treasurer Sarah Steelman highlighted the plan at Bass Pro Shops, the first business to pledge money through the program.

It's based on Missouri's existing 529 college savings program — more commonly known as Missouri Saving for Tuition, or MOST.

MOST allows people to open and contribute to a college savings account for their child or any other.

Steelman, whose office oversees MOST, is encouraging businesses, churches and other groups to invest in such plans for the nearly 1,500 children in state care whose parents have lost custodial rights.

The program's acronym is BELIEVE, for Bringing Educational Leadership By Investing and Expecting Victory in Every child.

"To understand the program, that word — BELIEVE — is all you need to know," said Steelman, a former state senator from Rolla.

Only 2 percent of foster children nationwide go on to earn at least a bachelor's degree, according to statistics provided by Anne Tucker, the area resident director for Boys & Girls Town of Missouri.

That limits their ability to earn more money and might also account for a higher homeless rate among former foster children who "aged-out" when they turned 18.

"The reality is ... their opportunities are so limited to further their education," Tucker said after Thursday's news conference.

Bass Pro Shops has pledged \$10,000 each to two foster children yet to be chosen.

"We believe in this program and in the potential it holds for these children," company spokesman Larry Whiteley said, flanked by four foster children on hand for the announcement.

One of them, identified only as Joseph P. to protect his identity, said he worries as other teens do about making it to college.

He's considering a degree in computer programming, library science or photography.

"It's just getting there that's going to be hard," the 16-year-old said.

Contributions to individual college savings plans may be deducted from state adjusted gross income, up to \$8,000 for each taxpayer a year, though there is no annual cap on giving. The minimum donation is \$25, and

all earnings on the account grow on a federal and state tax-exempt basis.

"If you know that there's somebody out there who believes in you ... you're going to stick with it, you're going to stay in school," Steelman said.

Contributors may choose any foster child to sponsor, she said. Brief biographies will be available from the Missouri Family Support Division to those who want to learn more about potential beneficiaries.

Money in the individual accounts may pay for tuition at qualifying colleges and universities — nearly all accredited two- and four-year institutions, public and private, and many vocational schools. The money also may cover books, equipment and certain room and board costs.

If the beneficiary doesn't pursue college or drops out, the contributor may withdraw the funds, subject to state income tax. Earnings would be subject to federal taxes and possibly a 10 percent penalty.

Money also may be left in the account in case the beneficiary returns to school.

For more information about college savings plans, visit www.missourimost.org.



Attachment B

Alaska Statute 47.10.090-47.10.093

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TITLE 47. WELFARE, SOCIAL SERVICES AND INSTITUTIONS
CHAPTER 10. CHILDREN IN NEED OF AID
ARTICLE 1. CHILDREN'S PROCEEDINGS

GO TO CODE ARCHIVE DIRECTORY FOR THIS JURISDICTION

Alaska Stat. § 47.10.090 (2006)

Sec. 47.10.090. Court records

(a) The court shall make and keep records of all cases brought before it.

(b) *[Repealed, § 55 ch 59 SLA 1996.]*

(c) Within 30 days after the date of a child's 18th birthday or, if the court retains jurisdiction of a child past the child's 18th birthday, within 30 days after the date on which the court releases jurisdiction over the child, the court shall order all the court's official records pertaining to that child in a proceeding under this chapter sealed. A person may not use these sealed records unless authorized by order of the court upon a finding of good cause.

(d) The name or picture of a child under the jurisdiction of the court may not be made public in connection with the child's status as a child in need of aid unless authorized by order of the court or unless to implement the permanency plan for a child after all parental rights of custody have been terminated. This subsection does not prohibit the release of aggregate information for statistical or other informational purposes if the identity of any particular person is not revealed by the release.

(e) The court's official records under this chapter may be inspected only with the court's permission and only by persons having a legitimate interest in them. A foster parent is considered to have a legitimate interest in those portions of the court's records relating to a child who is placed by the department with the foster parent or who the department proposes for placement with the foster parent.

HISTORY: (§ 10(3)(4) art I ch 145 SLA 1957; am § 1 ch 124 SLA 1972; am § 1 ch 90 SLA 1975; am § 20 ch 63 SLA 1977; am § 4 ch 130 SLA 1988; am § 56 ch 50 SLA 1989; am § 1 ch 98 SLA 1994; am § 12 ch 113 SLA 1994; am §§ 29 — 31, 55 ch 59 SLA 1996; am § 34 ch 99 SLA 1998; am §§ 18, 19 ch 64 SLA 2005)

NOTES:

CROSS REFERENCES.—For similar provisions related to delinquent minors, see AS 47.12.300.

For effect of the 1998 amendment to subsection (e) on the Alaska Child in Need of Aid Rules, see § 78, ch. 99, SLA 1998 in the 1998 Temporary and Special Acts.

For the text of the amendment of Rule 22(c), Child in Need of Aid Rules of Procedure, setting out a conforming court rule change consistent with the 2005 amendment of (d) of this section, see § 55, ch. 64, SLA 2005, in the 2005 Temporary and Special Acts.

ADMINISTRATIVE CODE.—For confidentiality of client records: family and youth services, see 7 AAC 54, art. 1.

EFFECT OF AMENDMENTS.—The first 1994 amendment, effective June 9, 1994, in subsection (a), substituted "Except as provided in AS 47.10.092, all" for "All" at the beginning of the third sentence and made minor stylistic changes.

The second 1994 amendment, effective September 1, 1994, rewrote this section.

The 1996 amendment, effective September 10, 1996, repealed subsection (b); rewrote subsections (c) and (e); and deleted "delinquent child or a" preceding "child in need" in subsection (d).

The 1998 amendment, effective September 14, 1998, added the second sentence in subsection (e).

The 2005 amendment, effective July 1, 2005, substituted reference to "child" for reference to "minor" throughout subsections (c) and (d); in subsection (c) substituted "unless authorized by order of the court upon a finding of good cause" for "for any purpose except that the court may order their use for good cause shown" at the end of the subsection; and in subsection (d) added the language beginning "or unless" to the end of the first sentence and added the second sentence.

EDITOR'S NOTES.—Section 16(2), ch. 113, SLA 1994 provides that the amendment of this section by § 12, ch. 113, SLA 1994 "applies to offenses committed on or after September 1, 1994."

Section 61(b), ch. 64, SLA 2005, provides that the 2005 amendment of (d) of this section has "the effect of changing Rule 22, Alaska Child in Need of Aid Rules of Procedure, by allowing the disclosure of confidential information pertaining to a child, including a child's name or picture to be made public in certain circumstances."

Under § 62(b), ch. 64, SLA 2005, the 2005 amendments of (c) and (d) of this section apply "to all proceedings and hearings conducted on or after July 1, 2005."

NOTES TO DECISIONS

PURPOSE FOR ENACTING SUBSECTION (A).—Reading this section together with other sections of the laws relating to children's proceedings leads one to believe that subsection (a) was enacted principally for the purpose of protecting the child against the possible adverse effects an unauthorized revelation of his social record would have. *In re P.N.*, 533 P.2d 13 (Alaska 1975).

THERE IS NO INDICATION THAT SUBSECTION (A) WAS INTENDED TO AUTHORIZE THE GRANTING OF TESTIMONIAL USE IMMUNITY TO PARENTS. *In re P.N.*, 533 P.2d 13 (Alaska 1975).

The supreme court could not say with certainty that this section would be construed to forbid the use, in a subsequent criminal action against a parent, of testimony that the parent gave at a children's proceeding. *In re P.N.*, 533 P.2d 13 (Alaska 1975).

CONFIDENTIALITY POLICY.—The policy of confidentiality in Child in Need of Aid proceedings is not absolute. The court has discretion to disclose records in CINA proceedings under subsection (a). *Clifton v. State*, 758 P.2d 1279 (Alaska Ct. App. 1988).

CITED IN C.R.B. v. C.C. and B.C., 959 P.2d 375 (Alaska 1998).

USER NOTE: For more generally applicable notes, see notes under the first section of this article, chapter or title.

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TITLE 47. WELFARE, SOCIAL SERVICES AND INSTITUTIONS
CHAPTER 10. CHILDREN IN NEED OF AID
ARTICLE 1. CHILDREN'S PROCEEDINGS

GO TO CODE ARCHIVE DIRECTORY FOR THIS JURISDICTION

Alaska Stat. § 47.10.092 (2006)

Sec. 47.10.092. Disclosure to certain public officials and employees

(a) Notwithstanding AS 47.10.090 and 47.10.093, a parent or legal guardian of a child subject to a proceeding under AS 47.10.005 – 47.10.142 may disclose confidential or privileged information about the child or the child's family, including information that has been lawfully obtained from agency or court files, to the governor, the lieutenant governor, a legislator, the ombudsman appointed under AS 24.55, the attorney general, and the commissioner of health and social services, administration, or public safety, or an employee of these persons, for review or use in their official capacities. The Department of Health and Social Services and the Department of Administration shall disclose additional confidential or privileged information, excluding privileged attorney-client information, and make copies of documents available for inspection about the child or the child's family to these state officials or employees for review or use in their official capacities upon request of the official or employee and submission of satisfactory evidence that a parent or legal guardian of the child has requested the state official's assistance in the case as part of the official's duties. A person to whom disclosure is made under this section may not disclose confidential or privileged information about the child or the child's family to a person not authorized to receive it.

(b) The disclosure right under (a) of this section is in addition to, and not in derogation of, the rights of a parent or legal guardian of a minor.

(c) The obligations under (a) of this section remain in effect throughout the period that the child is in the custody of the department, including after the parent's parental rights have been terminated with respect to the child, unless the child's parent or legal guardian who made the disclosure under (a) of this section subsequently files a notice with the Department of Health and Social Services that the assistance of the state official or employee is no longer requested.

(d) The Department of Health and Social Services shall notify an official identified under (a) of this section of the opportunity for a parent to file a grievance under AS 47.10.098 when the official is denied access to all or part of a requested record.

(e) A person who violates a provision of this section is guilty of a misdemeanor, and upon conviction is punishable by a fine of not more than \$500 or by imprisonment for not more than one year, or by both.

HISTORY: (§ 2 ch 98 SLA 1994; am § 50 ch 30 SLA 1996; am § 1 ch 64 SLA 1997; am § 35 ch 99 SLA 1998; am §§ 20, 21 ch 64 SLA 2005)

NOTES:

REVISOR'S NOTES.—Subsections (c) and (d) were enacted as (d) and (e) and relettered in 2005, at which time former subsection (c) was relettered as subsection (e).

CROSS REFERENCES.—For effect on Alaska Child in Need of Aid Rule 22 of enactment of this section, see § 3, ch. 98, SLA 1994. For effect of the 1998 amendment to subsection (a) on the Alaska Child in Need of Aid Rules, see § 78, ch. 99, SLA 1998 in the 1998 Temporary and Special Acts. For similar provisions related to delinquent minors, see AS 47.12.320.

EFFECT OF AMENDMENTS.—The 1996 amendment, effective May 16, 1996, inserted a section reference in the first sentence in subsection (a).

The 1997 amendment, effective September 2, 1997, added the second sentence in subsection (a).

The 1998 amendment, effective September 14, 1998, rewrote subsection (a).

The 2005 amendment, effective July 1, 2005, in subsection (a) made a stylistic change in the first sentence and, in the second sentence, substituted "Department of Health and Social Services and the Department of Administration" for "department" and inserted ", excluding privileged attorney-client information,"; and added subsections (d) and (e) [now (c) and (d)].

EDITOR'S NOTES.—In connection with the 1998 amendment to subsection (a), § 81, ch. 99, SLA 1998 provides as follows: "TRANSITIONAL PROVISION; DISCLOSURE OF AGENCY RECORDS. (a) The Department of Health and Social Services may disclose information and make copies of documents available to state officials or employees as authorized under AS 47.10.092(a), as amended by sec. 35 of this Act, based on an appropriate request that was received before, on, or after September 14, 1998.

"(b) The Department of Health and Social Services, a parent, or a legal guardian may disclose information as authorized under AS 47.10.092(a), as amended by sec. 35 of this Act, regardless of when the information came into the possession or knowledge of the department, parent, or legal guardian and regardless of when the conduct or situation described in the information occurred."

Under § 62(c), ch. 64, SLA 2005, the 2005 amendments to this section "apply to all information, records, and files created on or after July 1, 2005; however, if a file contains information and records that were created before July 1, 2005, that information and those records retain the confidentiality that they had under the law on June 30, 2005."

NOTES TO DECISIONS

APPLIED IN B.S. v. State, 882 P.2d 1266 (Alaska 1994).

USER NOTE: For more generally applicable notes, see notes under the first section of this article, chapter or title.

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CHAPTER 10. CHILDREN IN NEED OF AID
ARTICLE 1. CHILDREN'S PROCEEDINGS

GO TO CODE ARCHIVE DIRECTORY FOR THIS JURISDICTION

Alaska Stat. § 47.10.093 (2006)

Sec. 47.10.093. Disclosure of agency records

(a) Except as permitted in AS 47.10.092 and in (b) — (g) and (i) — (l) of this section, all information and social records pertaining to a child who is subject to this chapter or AS 47.17 prepared by or in the possession of a federal, state, or municipal agency or employee in the discharge of the agency's or employee's official duty are privileged and may not be disclosed directly or indirectly to anyone without a court order.

(b) A state or municipal agency or employee shall disclose appropriate confidential information regarding a case to

- (1) a guardian ad litem appointed by the court;
- (2) a person or an agency requested by the department or the child's legal custodian to provide consultation or services for a child who is subject to the jurisdiction of the court under AS 47.10.010 as necessary to enable the provision of the consultation or services;
- (3) an out-of-home care provider as necessary to enable the out-of-home care provider to provide appropriate care to the child, to protect the safety of the child, and to protect the safety and property of family members and visitors of the out-of-home care provider;
- (4) a school official as necessary to enable the school to provide appropriate counseling and support services to a child who is the subject of the case, to protect the safety of the child, and to protect the safety of school students and staff;
- (5) a governmental agency as necessary to obtain that agency's assistance for the department in its investigation or to obtain physical custody of a child;
- (6) a law enforcement agency of this state or another jurisdiction as necessary for the protection of any child or for actions by that agency to protect the public safety;
- (7) a member of a multidisciplinary child protection team created under AS 47.14.300 as necessary for the performance of the member's duties;
- (8) the state medical examiner under AS 12.65 as necessary for the performance of the duties of the state medical examiner;
- (9) a person who has made a report of harm as required by AS 47.17.020 to inform the person that the investigation was completed and of action taken to protect the child who was the subject of the report;

(10) the child support services agency established in AS 25.27.010 as necessary to establish and collect child support for a child who is a child in need of aid under this chapter;

(11) a parent, guardian, or caregiver of a child or an entity responsible for ensuring the safety of children as necessary to protect the safety of a child; and

(12) a review panel established by the department for the purpose of reviewing the actions taken by the department in a specific case.

(c) A state or municipal law enforcement agency shall disclose information regarding a case that is needed by the person or agency charged with making a preliminary investigation for the information of the court under AS 47.10.020.

(d) *[Repealed, § 55 ch 59 SLA 1996.]*

(e) *[Repealed, § 55 ch 59 SLA 1996.]*

(f) The department may release to a person with a legitimate interest confidential information relating to children not subject to the jurisdiction of the court under AS 47.10.010.

(g) The department and affected law enforcement agencies shall work with school districts and private schools to develop procedures for the disclosure of confidential information to a school official under (b)(4) of this section. The procedures must provide a method for informing the principal or the principal's designee of the school that the student attends as soon as it is reasonably practicable.

(h) *[Repealed, § 55 ch 59 SLA 1996.]*

(i) The commissioner of health and social services or the commissioner's designee or the commissioner of administration or the commissioner's designee, as appropriate, may disclose to the public, upon request, confidential information, as set out in (j) of this section, when

(1) the parent or guardian of a child who is the subject of a report of harm under AS 47.17 has made a public disclosure concerning the department's involvement with the family;

(2) the alleged perpetrator named in a report of harm under AS 47.17 has been charged with a crime concerning the alleged abuse or neglect; or

(3) a report of harm under AS 47.17 has resulted in the fatality or near fatality of that child.

(j) The type of information that may be publicly disclosed under (i) of this section is information related to the determination, if any, made by the department regarding the validity of a report of harm under AS 47.17 and the department's activities arising from the department's investigation of the report. The commissioner or the commissioner's designee

(1) shall withhold disclosure of the child's name, picture, or other information that would readily lead to the identification of the child if the department determines that the disclosure would be contrary to the best interests of the child, the child's siblings, or other children in the child's household; or

(2) after consultation with a prosecuting attorney, shall withhold disclosure of information that would reasonably be expected to interfere with a criminal investigation or proceeding or a criminal defendant's right to a fair trial in a criminal proceeding.

(k) Except for a disclosure made under (i) of this section, a person to whom disclosure is made under this section may not disclose confidential information about the child or the child's family to a person not authorized to receive it.

(l) The Department of Health and Social Services and the Department of Administration shall adopt regulations to implement and interpret the duties of the respective department under this section, including regulations governing the release of confidential information and identifying a sufficient legitimate interest under (f) of this section.

(m) A person may not bring an action for damages against the state, the commissioner, or the commissioner's designee based on the disclosure or nondisclosure of information under (i) of this section except for civil damages resulting from gross negligence or reckless or intentional misconduct.

(n) A person who discloses confidential information in violation of this section is guilty of a class B misdemeanor.

Open a UA College Savings Plan

Account Agreement for Individual, Custodial, or Trust Accounts



Mail this form to:

UA College Savings Plan
P.O. Box 17300
Baltimore, MD 21298-8670

For assistance, call toll-free: (800) 478-0003

To open an Account online, visit:
www.uacollegesavings.com

TIP ►

You'll need the following to complete this form:

- Social Security Number or Tax Identification Number of the Account Holder*
- Residential address for the Account Holder and Custodian (if necessary)*
- Date of birth (or effective date of Trust) for the Account Holder*
- A check or money order for your initial investment (if applicable)
- Name and Social Security Number of the Successor Account Holder (if applicable)
- A voided check or deposit slip for the electronic funds transfer service (if applicable)
- Social Security Number and date of birth of the Beneficiary (student)
- Copy of Trust or corporate documents (if applicable)

* We will not be able to open your Account until we receive all of this required information.

Please print in CAPITAL LETTERS and use BLACK INK.

STEP 1 Choose Your Account Type

Select one option only. Only one person, the Account Holder, can open and control an Account. If the Account Holder is a minor, please check the box marked "Custodial Account." If the Account Holder is a trust, please check the box marked "Trust Account (or Other Entity)."

- Individual Account
Account Holder is age 18 or older. Go to Step 2A.
- Custodial Account
If the Account Holder is a minor, the Account must have an adult Custodian to act on the Account Holder's behalf. Go to Step 2A.
- UGMA/UTMA Funded Account
Select this option if you are funding this Account from an UGMA/UTMA account. Go to Step 2A.
- Trust Account (or Other Entity)
Check here if the Account Holder is a trust, corporation, or other entity. Go to Step 2C.

(o) In this section, "school" means a public or private elementary or secondary school.

HISTORY: (§ 13 ch 113 SLA 1994; am §§ 1, 2 ch 32 SLA 1995; am §§ 32 — 34, 55 ch 59 SLA 1996; am § 4 ch 94 SLA 1997; am § 36 ch 99 SLA 1998; am § 69 ch 35 SLA 2003; am § 31 ch 99 SLA 2004; am §§ 22 — 27 ch 64 SLA 2005)

NOTES:

REVISOR'S NOTES.—A reference to "AS 47.10.092" was inserted in (a) of this section in 1994 to harmonize the amendments to AS 47.10 made by ch. 98, SLA 1994, and ch. 113, SLA 1994.

Subsections (g) and former (h) were enacted as (h) and (i), respectively. Relettered in 1995, at which time former subsection (g) was relettered as (i) and the internal reference in (a) was conformed.

In 2004, "child support enforcement agency" was changed to "child support services agency" in (b) of this section in accordance with § 12(a), ch. 107, SLA 2004.

Subsections (i) — (m) were enacted as (k) — (o) and relettered in 2005, at which time former subsections (i) and (j) were relettered as subsections (n) and (o) and internal references in subsections (a), (i), (j), (k), and (m) were conformed.

CROSS REFERENCES.—For similar provisions relating to delinquent minors, see AS 47.12.310.

EFFECT OF AMENDMENTS.—The 1995 amendment, effective May 20, 1995, added a subsection reference in subsection (a) and added subsections (g), former (h), and (j).

The 1996 amendment, effective September 10, 1996, in subsection (a), deleted ", including driver's license actions under AS 28.15.185," following "official duty" near the end and made a section reference substitution; in subsection (b), repealed paragraph (6), made a subsection reference substitution, and made minor related changes; in subsection (c), repealed paragraphs (2)–(5); in subsection (g), deleted a section reference; and repealed subsections (d), (e), and (h).

The 1997 amendment, effective June 21, 1997, in subsection (b), inserted "board or local review" near the middle of paragraph (1) and, in paragraph (3), inserted "enable the school to provide appropriate counseling and support services to the minor who is the subject of the case, to protect the safety of the minor who is the subject of the case, and to."

The 1998 amendment, effective September 14, 1998, rewrote subsection (b).

The 2003 amendment, effective June 3, 2003, deleted "or to a citizen review board or local review panel for permanency planning authorized by AS 47.14.200 or 47.14.220" from the end of paragraph (b)(1).

The 2004 amendment, effective June 26, 2004, substituted "(b)(4)" for "(b)(3)" in the first sentence of subsection (g).

The 2005 amendment, effective July 1, 2005, in subsection (a) substituted "permitted" for "specified," updated subsection references, and substituted "child" for "minor"; in subsection (b) added paragraphs (11) and (12) and otherwise rewrote the subsection; rewrote subsection (c); in subsection (f) inserted "confidential", substituted "children" for "minors", and deleted the last sentence; in subsection (g) inserted "confidential" and made stylistic changes; and added subsections (k)–(o) [now (i)–(m)].

EDITOR'S NOTES.—Section 16(2), ch. 113, SLA 1994 provides that this section, as added by § 13, ch. 113, SLA 1994 "applies to offenses committed on or after September 1, 1994."

Section 61(b), ch. 64, SLA 2005, provides that the 2005 amendments of this section have "the effect of changing Rule 22, Alaska Child in Need of Aid Rules of Procedure, by allowing the disclosure of confidential information pertaining to a child, including a child's name or picture to be made public in certain circumstances."

Under § 62(b), ch. 64, SLA 2005, the 2005 amendments to this section apply "to all proceedings and hearings conducted on or after July 1, 2005."

Under § 62(c), ch. 64, SLA 2005, the 2005 amendments to this section "apply to all information, records, and files created on or after July 1, 2005; however, if a file contains information and records that were created before July 1, 2005, that information and those records retain the confidentiality that they had under the law on June 30, 2005."

USER NOTE: For more generally applicable notes, see notes under the first section of this article, chapter or title.

Please fill in this section completely. If the Account Holder is a trust, please go to Section 2C.

A Account Holder

- Adult Account Holder (Age 18 or Older)
- Minor Account Holder (Custodial or UGMA/UTMA Funded Account)

If the Account is being funded from an UGMA/UTMA, include the minor's name here, include Custodian's Information in Step 2B, and name the minor as the Beneficiary in Step 4.

▶ **Account Holder's Name**

First Middle Initial

--	--

Last

Social Security Number

Date of Birth (MM-DD-YYYY)

U.S. Citizen

U.S. Resident Alien

You must indicate a residential street address. P.O. boxes are allowed only for Account mailing addresses (below).

▶ **Residential Street Address of Account Holder**

Street Number Street Name

--	--

Apartment, Suite, Floor

City

State

ZIP Code

Daytime Phone

Ext.

Evening Phone

Indicate the mailing address if it is different from the residential street address. P.O. boxes are allowed only for Account mailing addresses.

▶ **Account Mailing Address**

Same as Residential Street Address

Address - Line 1

Address - Line 2

City

State

ZIP Code

Pursuant to federal law, all financial institutions must obtain, verify, and record information that identifies each person who opens an Account. What this means for you: On this form, we ask for the name, residential street address, date of birth, and Social Security Number or Tax Identification Number for each Account Holder and any person(s) opening an Account on behalf of an Account Holder, such as Custodians, Agents, or Trustees, etc. This will allow us to verify the identity of the person(s) opening the Account. We will not be able to open your Account until we receive all of this required information.

STEP 2

Talk to Yourself (Continued)

Please fill in this section ONLY if the Account Holder in Section 2A is a minor or a Power of Attorney is being used to open the Account.

B Custodian (or Agent or Attorney-in-Fact)

Custodian Agent or Attorney-in-Fact

Complete this part of Step 2 if the Account Holder is a minor. The adult will act as Custodian on the Account Holder's behalf. If this individual is serving as Agent or Attorney-in-Fact, please provide a certified copy of the Power of Attorney agreement.

Custodian's Name

First Middle Initial

Last

Social Security Number

Date of Birth (MM-DD-YYYY)

U.S. Citizen U.S. Resident Alien

You must indicate a residential street address. P.O. boxes are allowed only for Account mailing addresses.

Residential Street Address of Custodian

Same as Account Holder (2A)

Street Number

Street Name

Apartment, Suite, Floor

City

State

ZIP Code

Complete phone information if different from Step 2A.

Daytime Phone

Ext.

Evening Phone

Continued on next page. ▶

STEP 2**Tell Us About Yourself (Continued)**Please fill out this section **ONLY** if the Account Holder is a trust, corporation or other entity.**C Trust, Corporation or Other Entity**

If the Account Holder is a trust, corporation, or other entity, please provide documentation to show who is authorized to act on its behalf.

Name of Trust, Corporation, or Other Entity

Tax Identification Number

Date of Trust (MM-DD-YYYY)

Street Address of Trust, Corporation, or Other Entity

Street Number

Street Name

Suite, Floor

City

State

ZIP Code

Daytime Phone

Ext.

Evening Phone

NOTE

For additional authorized persons, check here and include the information on a separate sheet.

Name of Person Authorized to Act for Trust, Corporation, or Other Entity

First

Middle Initial

Last

Social Security Number

Date of Birth (MM-DD-YYYY)

 U.S. Citizen U.S. Resident Alien

You must indicate a residential street address. P.O. boxes are allowed only for Account mailing addresses.

Residential Street Address of Authorized Person

Street Number

Street Name

Apartment, Suite, Floor

City

State

ZIP Code

STEP 3**Tell Us About the Successor Account Holder (Optional)**

You may name a Successor Account Holder to take over control of the Account if the Account Holder dies or becomes legally incapacitated. A residential street address need not be provided at this time.

Successor Account Holder's Name

First

Middle initial

Last

Social Security Number

Date of Birth (MM-DD-YYYY)

 U.S. Citizen

 U.S. Resident Alien
STEP 4**Tell Us About the Beneficiary (Student)**

Each Account is for the benefit of only one Beneficiary (student). You may open as many Accounts for as many different Beneficiaries as you want, but you must complete a separate account-opening form for each Beneficiary. Any U.S. citizen or resident alien, including the Account Holder, can be the Beneficiary.

Beneficiary's Name

First

Middle Initial

Last

Social Security Number

Date of Birth (MM-DD-YYYY)

 U.S. Citizen

 U.S. Resident Alien
Address of Beneficiary

Street Number

Street Name

Apartment, Suite, Floor

City

State

ZIP Code

STEP 5**Choose Your Initial Contribution Method****NOTE**

For Account Holder and Beneficiary changes, please complete this form and include a Change of Account Holder or Change of Beneficiary form.

Use Step 5 to select the funding type(s) for your initial investment. You may select more than one option. For rollovers, complete this step and the Rollovers Only form.

Investment Options

- Invest via Check or Money Order
Make payable to UA College Savings Plan.
Go to Step 6.
- Invest via Automatic Asset Builder/Payroll Deduction
Go to Step 6, 7 and 8.
- Invest via Alaska Permanent Fund Dividend
Check the UA College Savings Plan box on the PFD application to contribute one-half of your PFD to your new Account.
Go to Step 6.
- Invest via Electronic Transfer
Transfer assets from your financial institution to your Plan Account. Transfers occur on a scheduled basis for Automatic Asset Builder or only when you initiate them and are made through the Automated Clearing House (ACH) network.
Go to Steps 6, 7 and 8.

Rollovers

- Invest via Direct Rollover from Another College Savings Plan (529 Plan)
- Invest via Indirect Rollover from a Coverdell Education Savings Account, Qualified U.S. Savings Bonds, or from Another 529 Plan within the Last 60 Days
You must provide an account statement from your current plan or IRS Form 1099-INT. You must also provide the earnings applicable to the rollover. Otherwise, the entire contribution will be treated as earnings for tax purposes.

Earnings

\$



Basis (Principal)

\$

Amount of Rollover Distribution

\$

0.00

STEP 6

Choose Your Portfolio(s)

NOTE

The minimum initial contribution is \$250, unless you invest at least \$50 through regular monthly payments (Automatic Asset Builder), the Alaska PFD program or Direct Rollover.

The Plan offers three different investment approaches. Select from Portfolio options A, B, or C, or select a combination. If you do not select a Portfolio, an Enrollment-Based Portfolio will be chosen for you, based on the Beneficiary's age and expected college entry date.

- If you are making an initial contribution and investing via regular monthly payments (Automatic Asset Builder), check box, complete Steps 6, 7 and 8.
- If you are making an initial contribution and investing via a direct rollover, check box, complete Step 6 and fill out the Rollovers Only form.

Assets are invested in a mix of stocks, bonds and money market funds allocated according to when the Beneficiary is expected to enter college. As the Beneficiary approaches college enrollment, the investment will move to an increasingly conservative allocation.

A Enrollment-Based Portfolios

- Portfolio for College \$
- Portfolio 2006 \$
- Portfolio 2009 \$
- Portfolio 2012 \$
- Portfolio 2015 \$
- Portfolio 2018 \$
- Portfolio 2021 \$
- Portfolio 2024 \$



The allocations of these Portfolios remain fixed within a specified range.

B Static Portfolios

- Equity
Primarily stock funds \$
- Fixed Income
Primarily bond funds \$
- Balanced
Approximately 60% stock funds and 40% fixed-income funds \$
- Money Market \$



The return on a contribution to the ACT Portfolio is guaranteed to keep pace with tuition increases at the University of Alaska under certain conditions.

C ACT Portfolio

- ACT Portfolio
Approximately 30% stock funds and 70% fixed-income funds \$



NOTE

Be sure to total the amounts in A, B, and C on this line.

TOTAL INVESTMENT

Add up amounts in A, B, and C

\$

STEP 7 Invest Systematically through Automatic Asset Builder (optional)

NOTE

- To invest monthly through payroll deductions, check here. The UA College Savings Plan will mail you instructions.

The Automatic Asset Builder service makes contributing to your Plan even more convenient. With Automatic Asset Builder, you can invest in your Account systematically via monthly or semi-monthly payments from your bank account. Complete Step 7 as well as the electronic funds transfer information in Step 8 to activate Automatic Asset Builder.

Refer to this list of available portfolios to complete the information in this step.

Enrollment-Based Portfolios	Static Portfolios	ACT Portfolio
Portfolio for College	Equity	ACT Portfolio
Portfolio 2006	Fixed Income	
Portfolio 2009	Balanced	
Portfolio 2012	Money Market	
Portfolio 2015		
Portfolio 2018		
Portfolio 2021		
Portfolio 2024		

A Portfolio 1 – Monthly Investment

Print the name of any Portfolios you selected from Step 6.

Portfolio Name (e.g., Portfolio for College)

Amount of Regular Investment (\$50 minimum)

\$

Day(s) of Month You Would Like to Invest

and of every month

This service allows you to automatically invest in your Plan Account (minimum \$50). You must also complete the electronic funds transfer information in Step 8.

B Portfolio 2 – Monthly Investment

Portfolio Name

Amount of Regular Investment (\$50 minimum)

\$

Day(s) of Month You Would Like to Invest

and of every month

C Portfolio 3 – Monthly Investment

Portfolio Name

Amount of Regular Investment (\$50 minimum)

\$

Day(s) of Month You Would Like to Invest

and of every month

Please read this information and sign this form on page 11 to activate your Account.

ACCOUNT AGREEMENT

- By signing this Agreement, I understand and I hereby certify that:
- I am applying for an Account under the Plan and consent and agree to all the terms and conditions of the Plan Disclosure Document, the Education Trust of Alaska ("Trust"), Declaration of Trust ("Declaration"), and the UA College Savings Plan, which are all expressly incorporated by reference herein. Capitalized terms used in this Agreement have the meanings specified in the Declaration. I acknowledge and agree that this Agreement will govern all aspects of my participation in the Plan. I understand that I may obtain a copy of the Declaration or the Plan Disclosure Document by calling a Customer Service Representative. I further acknowledge that this Agreement shall be construed, governed, and interpreted in accordance with the laws of the state of Alaska.
 - The information in this Agreement is accurate, and I agree to hold harmless the Trust, T. Rowe Price, the Trustee, and the University for any losses arising out of any misrepresentations made by me or breach of acknowledgements contained in this Agreement as described in Section 6.15 of the Declaration.
 - The Alaska College Savings Act requires that the name, address, and other information identifying a person as an Account Holder or Beneficiary in the Trust be confidential. The Declaration provides that this information must not be disclosed by the Trust or T. Rowe Price to other persons except as specified in the Declaration, such as in connection with servicing or maintaining your Account, as may be permitted or required by law or in accordance with your written consent. I hereby authorize the Trust and T. Rowe Price to disclose such information in accordance with the Privacy Policy of the Trust, as may be amended from time to time, including disclosure to regulatory agencies and authorized auditors and compliance personnel for regulatory, audit, or compliance purposes and to third parties for performance of administrative and marketing services relating to the Plan. The Trust and T. Rowe Price and its affiliates may in the future alert me to other savings or investment programs. I understand that I may contact a T. Rowe Price Customer Service Representative if I do not wish to receive such information.
 - If I am executing this Agreement on behalf of a minor Account Holder, I certify that I am of legal age in my state of residence and am legally authorized to act on behalf of such minor.
 - If I am funding this Account with proceeds from the sale of assets held in a custodial account established under an UGMA/UTMA, the Beneficiary and Account Holder identified in this Agreement is the same as the minor on the prior UGMA/UTMA account. I certify that if I am funding this Account from a prior 529 distribution for the same Beneficiary, that there have been no other rollovers for the same Beneficiary in the previous 12 months. I certify that any contributions that are rollovers from a Coverdell Education Savings Account, qualified U.S. Savings Bonds, or a prior 529 plan distribution will be disclosed as such and the applicable earnings and basis information provided.
 - By completing this Account Agreement I waive any present or future right to request a 90-day refund of any contribution made through the Alaska Permanent Fund Dividend. (The Account Holder may request distributions of PFD contributions in accordance with the Plan distribution procedures.)
 - I authorize T. Rowe Price, its agents and their affiliates, and the Trust to act on instructions believed to be genuine and from me for any service authorized in this Agreement, including telephone/computer services. T. Rowe Price and the Trust use procedures designed to verify the authenticity of the Account Holder or Custodian. If these procedures are followed, T. Rowe Price and the Trust will not be liable for any loss that may result from acting on unauthorized instructions. I understand that anyone who can properly identify my Account(s) can make telephone/computer transactions on my behalf.
 - By selecting the electronic transfer service in Step 8, I hereby authorize T. Rowe Price to initiate debit entries to the account at the financial institution indicated (on the attached voided check) and for the financial institution to debit such account through the ACH network, subject to the rules of the financial institution, ACH, and T. Rowe Price. T. Rowe Price may correct any transaction errors with a debit or credit to my financial institution account and/or Plan Account. **This authorization, including any credit or debit entries initiated thereunder, is in full force and effect until I notify T. Rowe Price of its revocation by telephone or in writing and T. Rowe Price has had sufficient time to act on it.**

STEP 9**Activate Your Account (Continued)**

By having the Plan accept delivery of this Account Agreement, executed by me and in good order, the Trust acknowledges acceptance of this Agreement, binding the Trust and me, in accordance with its terms.

If you have additional questions, please call us at (800) 478-0003.

PLEASE SIGN HERE

YOU MUST SIGN HERE ►
to activate your Account.

Signature of Account Holder, Custodian (if Account Holder is a minor) or Trustee (if applicable)

Today's Date (MM/DD/YYYY)

Printed Name of Signer

TIP ►

Did you remember to include:

Mail this form to:

UA College Savings Plan
P.O. Box 17300
Baltimore, MD 21298-8870

- Social Security Number or Tax Identification Number of the Account Holder*
- Date of birth (or effective date of Trust) for the Account Holder*
- Name and Social Security Number of the Successor Account Holder (if applicable)
- Social Security Number and date of birth of the Beneficiary (student)
- Residential address for the Account Holder and Custodian (if necessary)*
- A check or money order for your initial investment (if applicable)
- A voided check or deposit slip for the electronic funds transfer service (if applicable)
- Copy of Trust or corporate documents (if applicable)

* We will not be able to open your Account until we receive all of this required information.

Registered, certified, and
express mail items only:

UA College Savings Plan
Attn: T. Rowe Price Account Services
Mail Code: 17300
4515 Painters Mill Road
Owings Mills, MD 21117-4903

Official Use Only

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ASPIRE

ALASKA'S YOUTH SUCCEED WHEN PEOPLE INVEST RESOURCES IN EDUCATION

SB 76 FAQ

1. What does the bill do?

SB 76 establishes the ASPIRE program, an acronym for Alaska's youth Succeed when People Invest Resources in Education. This program will give children in custody of the state an opportunity to pursue education and training after high school.

2. Why is this bill necessary?

The bill is necessary to address confidentiality issues regarding the release of private information of foster children. It is also necessary to set guidelines for DHSS to establish a process to identify foster kids with the highest priority need.

3. How does it work?

The Office of Faith-Based and Community Initiatives is responsible for the promotion of the program through its various contacts in the faith based and non-profit community across the state. Once a donor is identified they can contact OFBCI to contribute money, which OFBCI can only use for establishing a UA Savings Account. DHSS (OCS) involvement is necessary for OFBCI to have the required information about each foster child.

4. Who can contribute?

Individuals, non-profit organizations, churches, businesses, etc can all contribute to a UA College Savings Plan. The UA Savings program is extremely flexible.

5. Who is an eligible beneficiary?

Children who have been placed in "out of home" care for a minimum of two years are eligible. DHSS is assigned the task of identifying the children with the highest priority and potential for success.

6. Don't some foster children already receive free tuition?

Some do, but eligibility is often too strict for many foster children to take advantage of the program. Through state tuition waivers, children must be in custody on their 16th birthday, and must attend an AK state university (UAA, UAF, UAS). With a UA savings account, any eligible child would be able to attend community college, university, and vocational education anywhere in the country.