



TEXAS 529 UPDATE

BROUGHT TO YOU BY THE TEXAS TUITION PROMISE FUND®, THE STATE'S 529 PREPAID COLLEGE TUITION PLAN **DECEMBER 2025**



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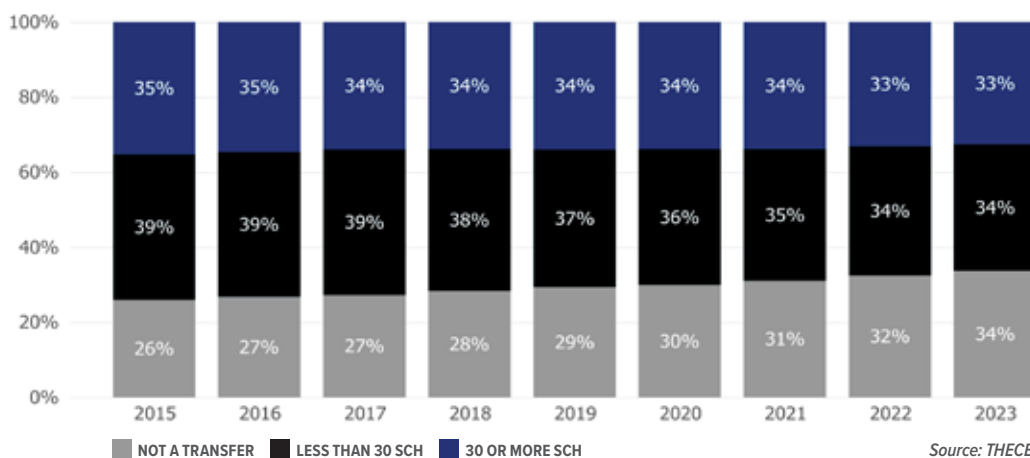
Planning for higher education is important, and today's educational journey is more flexible than ever. The Texas Tuition Promise Fund® (TTPF) can help Texas families start planning for their loved one's future college education today.

TTPF can be used at two- and four-year Texas public colleges and universities (excluding medical and dental schools). While some families may envision the traditional four-year university route for their child, many of today's students are exploring a two-year community college to start their career or educational pathway.

According to the Texas Higher Education Coordinating Board (THECB), two-year colleges are a common path to a technical career or a bachelor's degree. In 2023, 67 percent of bachelor's degree graduates in Texas transferred some credit from a two-year college. In fact, about one-third most likely transferred directly from a two-year college to a four-year university as shown in the following graphic.

PERCENTAGE OF BACHELOR'S GRADUATES

WHO TRANSFERRED SEMESTER CREDIT HOURS (SCH) FROM TWO-YEAR COLLEGES

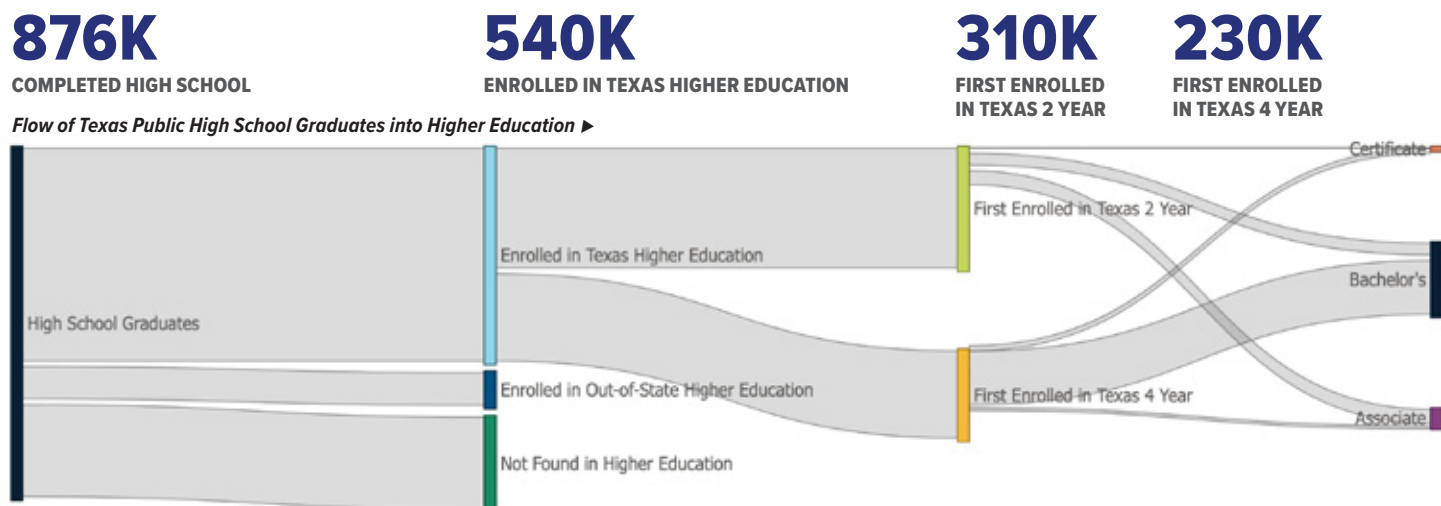


Source: THECB

Discover Flexible Plan Paths (continued)

A longitudinal study by THECB of eighth grade students in 2011-2013 found that 540,000 enrolled in Texas higher education after high school. Of those students, 310,000 enrolled in a two-year college, with around 48,000 earning an associate's degree and 43,000 continuing on to earn a bachelor's degree. These diverse pathways help students build careers in critical Texas industries like healthcare, renewable energy and technology.

OUTCOMES OF 8TH GRADE STUDENTS FROM 2011-2013 COHORT



Note: This visual uses data from a combined cohort of Texas students who enrolled in 8th grade between 2011-2013 and graduated from a Texas public high school. Source: THECB

From earning an associate's degree in nursing to transferring credits toward a bachelor's degree in engineering, diverse educational paths can lead to opportunities in the ever-growing Texas workforce. No matter which path your student chooses – a two-year college or a four-year university – TTPF is a flexible and affordable tool ready to help you plan for your loved one's future education.

Texas Tuition Promise Fund: A Gift This Holiday!

The holiday season is here! Why not transform college preparation into a meaningful gift option? When it comes to planning for higher education, every dollar makes a difference for a future college student.

The Texas Tuition Promise Fund (TTPF) offers families an affordable way to set aside funds for future undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities (excluding medical and dental schools). Anyone can contribute to an existing TTPF contract or open a new one for a beneficiary – parents, grandparents, aunts, uncles and family friends.*

*Residency restrictions apply.

GIFT CONTRIBUTIONS TO AN EXISTING TTPF CONTRACT

Making a gift to a child's TTPF contract is easy! Simply share our [Contribution Coupon](#) with family and friends when they ask for gift ideas. As the account owner, you will control how the funds are used.

- The coupon is available to download or print from the "Documents" section of our website.
- The contributor will only need a few pieces of information: your name, the beneficiary's name, your phone number and the TTPF contract number.
- Once complete, they can mail the coupon and their payment. Those funds will be applied directly to the beneficiary's TTPF contract.

This gifting opportunity is a perfect option for birthdays, holidays and special milestones – or simply as a thoughtful gesture of support. Instead of another toy or gift card, family and friends can give something that endures far beyond childhood: a head start on addressing the cost of higher education.

Spotlight on Pay-As-You-Go

One of the great features of our Pay-As-You-Go payment option is its flexibility. It allows you to purchase Texas Tuition Promise Fund tuition units (which represent a fixed amount of undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental schools) whenever it's convenient for you. With this option, once you establish a contract by purchasing at least one tuition unit of any type, there is no set schedule and each contribution can be as little as \$15 at whatever frequency you choose, or you could choose to set up recurring ACH payments. The number of tuition units purchased with each payment will depend on the sales price in effect at the time your payment is received by the plan.

VISIT [OUR WEBSITE](#) TO EXPLORE THE PAY-AS-YOU-GO OPTION AND OUR OTHER PAYMENT PLANS!

UPCOMING WEBINARS

The Texas Tuition Promise Fund offers virtual learning opportunities about the plan. [Register](#) for one of our upcoming webinars and learn about tuition unit types, redemption values, payment options and more.*

**Residency restrictions apply.*

The Texas Tuition Promise Fund® ("Plan") is administered by the [Texas Prepaid Higher Education Tuition Board](#) ("Board"). Orion Advisor Solutions, Inc. is the manager of the Plan, which is maintained by Catalis Regulatory and Compliance, LLC, who is not affiliated with Orion. The Plan and the Board do not provide legal, financial, or tax advice and you should consult a legal, financial or tax advisor before participating.

Non-residents of Texas should consider whether their home state, or the beneficiary's home state, offers its residents any tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for participants in that state's plan.

Participation in the Plan does not guarantee admission to or graduation from any college or university. Only the purchaser may direct redemptions, withdrawals, changes in beneficiary, or other contract changes.

You may lose money by participating in the Plan. No part of a contract is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. The contracts have not been registered with or approved by the SEC or any state. Purchasers should carefully consider the risks, fees, charges, and expenses associated with contracts, including Plan termination and reduced Transfer or Refund Value. Transfer Value applies to redemptions at Texas private colleges and universities, out-of-state colleges and universities, medical and dental schools, career schools, and registered apprenticeship programs and is the lesser of: (1) the costs the units would cover at a Texas public college or university; or (2) the original purchase price of the units plus or minus the Plan's net investment earnings or losses on that amount. [Texas Match the Promise Foundation](#)SM scholarships can only be used at Texas public colleges and universities, and any Transfer Value of a Match the Promise Foundation scholarship account cannot be utilized. The [Plan Description and Master Agreement](#) contain this and other information about the Plan and may be obtained by visiting [TuitionPromise.org](#) or calling 800-445-GRAD (4723), option 5. Purchasers should read the Plan Description and Master Agreement, and all other Plan documents carefully before purchasing a contract.

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Match The Promise Scholarship Opportunities

SCHOLARSHIP APPLICATION PERIOD ENDS DEC. 31!

The Texas Match the Promise FoundationSM offers matching scholarships and tuition grants to eligible third through ninth graders who are Texas Tuition Promise Fund (TTPF) beneficiaries and whose families have an adjusted gross income of \$120,000 or less. The scholarships and grants are awarded in the form of TTPF tuition units. Approved recipients can receive matching scholarships of tuition units worth up to \$2,000 at today's prices. Top-scoring recipients can also receive a one-time grant of tuition units worth \$3,000 at today's prices.

The Foundation accepts scholarship applications Sept. 1 through Dec. 31. Families may also enroll in TTPF during the scholarship application period if they haven't already done so. Applicants can apply online or download an application form to mail in.**

Match the Promise is funded by generous contributions from citizens, building a stronger Texas for tomorrow, and has awarded more than 700 scholarships and grants. Find details and requirements about the scholarship program at [MatchThePromise.org](#).

*** Residency restrictions, age requirements, eligibility criteria and minimum contribution requirements apply.*

CONTACT US

[TuitionPromise.org](#)

TuitionPromise@cpa.texas.gov

800-445-GRAD (4723), option 5

IMPORTANT LINKS

[Webinar Calendar](#)

[Texas Tuition Promise Fund](#)

[Texas Match the Promise Foundation](#)

[Texas 529 Update Archives](#)