



My Alford Grant CDA: Experience From 10 Years of Automatic Deposits for All Maine Newborns

Colleen J. Quint and Margaret M. Clancy

In 2023, Maine’s My Alford Grant marks 10 years of automatically enrolling all resident newborns into the United States’ first statewide, universal [Child Development Account](#) (CDA).¹ The [My Alford Grant](#) Program—originally called the [Harold Alford College Challenge](#)²—was the vision of Maine businessman and philanthropist Harold Alford. Mr. Alford wanted every Maine child to have the opportunities that higher education can bring, and he wanted to ensure economic prosperity for the state through a more educated workforce. He created the Harold Alford Foundation, the private family foundation that provides funding for the Alford Grants and also for the My Alford Grant Program.

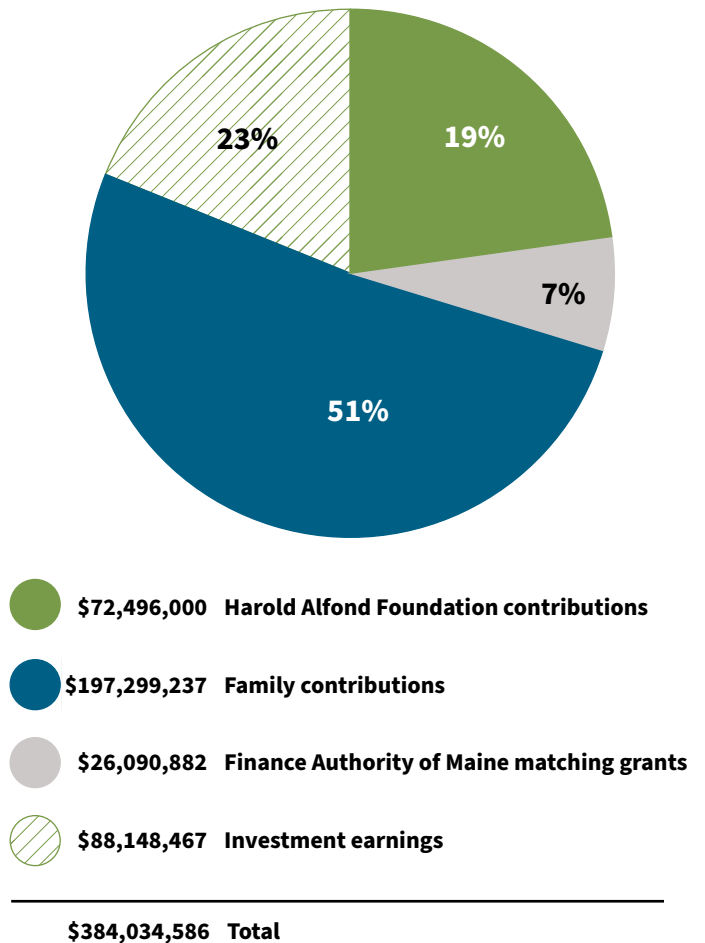
This Policy Brief provides an overview of My Alford Grant and the growth of the CDA in the 10 years since it made a major policy-design change, implementing automatic enrollment.³ This Brief also includes strategies and lessons regarding partnerships and communications that have helped to improve My Alford Grant’s ability to connect with Maine families.

An Overview of the My Alford Grant CDA

The Alford Scholarship Foundation (ASF), which operates My Alford Grant, invests \$500 for every state-resident baby in a single scholarship account in Maine’s NextGen 529 plan. The Finance Authority of Maine (FAME), a quasi-independent state agency that administers NextGen 529, helps to administer My Alford Grant.⁴ Families that wish to save for their child’s postsecondary education can open their own NextGen account, and their savings will be linked with their Alford Grant.⁵ Families receive printed quarterly communications via mail or can access electronic equivalents. The communications reflect the total value of their child’s savings: the Alford Grant, any family contributions, and any matching grants awarded by FAME.⁶ Upon withdrawal, Alford Grants and FAME matching grants will be paid directly to institutions of higher education.

By the spring of 2023, Maine’s CDA had invested over \$72 million for more than 145,000 children. Also by the end of

Figure 1. Total Value of Investments for Alford Grant Recipients in Maine’s NextGen 529 at May 31, 2023



May 2023, 35% of Alford Grant recipients had their own NextGen 529 account, with families saving more than \$197 million—more than 2.5 times the funds contributed by the Harold Alford Foundation. The combined market value of investments from all sources totaled over \$384 million on May 31, 2023, with more than \$88 million, or 23% of the total, representing investment earnings (Figure 1).

In the fall of 2023, the oldest statewide opt-in Grant recipients, whose parents were required to open a NextGen 529 account, will start high school. The oldest automatic grantees will be in the fifth grade then. Youth will begin requesting distributions for higher education from My Alford Grant in 2026, when the 2008 “pilot year babies” will graduate from high school and begin to pursue postsecondary options.

Key Partnerships and Educational Materials

As with other [statewide CDAs](#),⁷ My Alford Grant uses a 529 savings platform and connects with families through partnerships and myriad communication strategies. Awareness, engagement, educational aspirations, and family savings are key areas of focus. The most fundamental relationships for the My Alford Grant CDA are those with ASF, FAME, and the Harold Alford Foundation.

State agencies help to provide both breadth and depth to My Alford Grant Program’s reach. ASF has worked with the Maine Department of Education to ensure that the CDA’s educational materials align with state learning standards, to develop online tools for building educational aspirations, and to support career exploration for Grant recipients. An [Alford Aspirations Toolkit](#) includes age-based guides for teachers and parents: (a) [Invest in ME Kindergarten](#), developed in partnership with FAME; (b) [MAGTown](#), and (c) Middle School [MyPlan](#) (Figure 2).⁸ The goal for these initiatives is to provide off-the-shelf tools that teachers can use with students in the classroom and that parents can use at home.

ASF offers training to Maine Department of Health and Human Services (DHHS) case staff and other state employees across multiple divisions. Working with FAME and DHHS, ASF developed messaging and protocols for case staff sharing information about the Alford Grant with foster families and adoptive families. In addition, ASF has connected with Maine’s early-childhood education community. Through these collaborations, ASF shares information with families, facilitates contact information updates, and encourages families to engage with the activities and resources ASF has developed.

As these and other engagements illustrate, [partnerships are key](#) to the My Alford Grant model.⁹ At the child’s birth, hospitals are the first place where many families hear about the \$500 Alford Grant. Every Maine hospital identifies a Champion—usually a maternity ward employee—to facilitate and coordinate [sharing of materials](#) with families and to encourage contact card completion.¹⁰ From aggregate data provided by FAME, ASF monitors contact card completion,

shares best practices and training with hospital staff, and delivers baked treats as an annual thank you.

Partnerships with [youth- and family-serving organizations](#) help ensure that Maine’s most vulnerable families learn about the grant.¹¹ Head Start programs and libraries are key partners. As grant recipients grow older, Boys and Girls Clubs and other nonprofit partnerships become central. The underlying strategy: Make sure families hear regularly about the Alford Grant from a trusted source. These partners share information and encourage families to engage with the Program, including working to encourage and support family updates of contact information with My Alford Grant as part of the partners’ intake processes. ASF provides training to Head Start and other nonprofit staff, who are encouraged to include engagement with the Alford Grant in family goal-setting (e.g., learning about the grant, creating a [MyPlan](#), updating contact information, signing up for electronic delivery of quarterly communications, and checking grant value online).


Partnerships with [Maine employers](#) are also part of the My Alford Grant history.¹² ASF has embarked on a significant statewide initiative to encourage employers to facilitate payroll deduction for college savings. With FAME, ASF provides training, tools, and resources to employers and employees alike. Business Champions are highlighted on the ASF website and social media. Some employers even offer a company match when an employee sets up contributions to a college savings plan via payroll deduction. One interesting and recent shift in this effort relates to messaging. For many years, ASF spoke with employers about the return on investment that comes from supporting a more educated workforce. Now, with many employers focused on attracting and retaining employees—and on employee financial wellness—a pledge to facilitate and support payroll deduction for college savings helps employers demonstrate their commitment not only to their employees but also to employees’ families.

Digital and Print Communications With Maine Families

[Several state treasurers](#) identified raising awareness of enacted CDA policies and programs and communicating with families as items of paramount importance for implementing successful statewide CDAs.¹³ Importantly, these topics have been a priority in Maine since the CDA’s inception. In the early years of the My Alford Grant, communications were primarily focused on print materials, including the contact card mentioned above. Now, those communications are supplemented with a robust online presence.





Through the combination of print and electronic communications—including a congratulations card and contact card shared at the hospital, a Welcome Kit at home, and numerous other communications—My Alford Grant achieves eight direct touchpoints during a baby’s first year. Approximately 9 months after a child’s birth, FAME mails the Alford Grant Update, a paper communication, to that beneficiary. The update includes the current value of their

Figure 2. Online Alfond Aspirations Toolkit



Invest in ME—Kindergarten

Developed jointly by the Alfond Scholarship Foundation and FAME (Finance Authority of Maine), the Invest in ME Kindergarten program helps our young learners think about what they want to do when they grow up, builds early awareness of saving and spending, and more. New electronic activities that are aligned with Maine Learning Results, along with teacher and parent guides, are introduced 4 times a year.

-  **Coloring**
-  **Classroom posters**
-  **Money sorting**
-  **Saving tips**

[LEARN MORE](#)




MAGTown

Get your child dreaming about their future by showing them how to explore MAGTown, our interactive storybook landscape full of opportunities. Visit Big City, Small Town, and Country settings in Maine to click on buildings and listen to what the people who work in them have to say about their job. The included [Downloadable Activity Guide](#) helps to connect activities and exploration in the classroom to home.

Explore with Pre-K to 3rd graders

-  **Online tool**
-  **Interactive**
-  **Explore landscapes**
-  **Sort by job**





[LEARN MORE](#)



MyPlan

MyPlan makes it fun to get ready for your child's future education. Choose tasks each month that will help you DO, SAVE, and LEARN. The easiest way to get started is to make a plan and commit to taking small steps now—regardless of your child's age. Turn your good intentions for your child into good actions and even better outcomes!

MyPlan is for parents of children of all ages — infants through high school

-  **Quick Start or Build Your Own**
-  **What If Calculator**
-  **Activities to do with your child**
-  **Completion tracker**

[START PLANNING](#)

Images courtesy of My Alfond Grant.

child's Alford Grant, age-based tips, information on ways to engage with the CDA, and encouragement for the family to start or continue their own savings efforts for their child's future education. If a child also has a NextGen 529 account, FAME mails a similar communication, the Quarterly Summary (Figure 3). Different from the official NextGen 529 account statements sent by the account service provider, this Quarterly Summary includes all of the information found in the Alford Grant Update along with the current value of family contributions into linked NextGen accounts and matching grants awarded by FAME. The summary enables a family to see in one place the value of savings and grants invested for their child's future education. These foundational communications have been part of My Alford Grant operations since the very beginning in 2008.¹⁴

Through My Alford Grant's recently expanded online presence, families can access the current value of an Alford Grant (as

Figure 4. Online Access to the Current Value of an Alford Grant

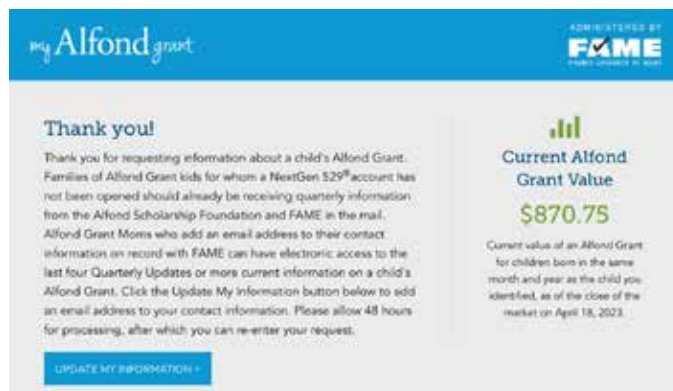


Image courtesy of My Alford Grant.

Figure 3. My Alford Grant Sample Quarterly Summary

NextGen This Quarterly Summary is sent to you by FAME, which administers NextGen 529[®] and also helps administer My Alford Grant, also known as the Harold Alford College Challenge.

myAlfordGrant.org
MyAlfordGrant.org

Account Owner:
Jennifer Jones
123 Main St.
Portland, ME 04103

Quarterly Summary for
Account Beneficiary:
Tommy S. Jones

With Tommy's Alford Grant, any contributions and any matching grants, the total value is \$1,169.67!

	Jul.-Sept 2022	As of 09/30/22		
	Activity	Activity	Change in Value	Value
Alford Grant	\$0.00	\$500.00	\$94.25	\$594.25
NextGen 529 Contributions	\$150.00	\$450.00	\$25.42	\$475.42
NextGen 529 Matching Grants	\$100.00	\$100.00	\$0.00	\$100.00
Total	\$250.00	\$1050.00	\$119.67	\$1,169.67

NOTE: You should rely on the information contained in your official account statement and not this Quarterly Summary, which is sent to you for your convenience only. See important information on the back, including how to read this summary.

Remember that anyone can make a contribution to your NextGen 529 account. Complete a contribution coupon, enclosed, or give to your family and friends who want to invest in your child's future and educational aspirations. You can also set up automated contributions from your payroll, checking or savings accounts. Visit NextGenforME.com for more information.

Do

myAlfordGrant.org

MyAlfordGrant.org is a website of the Alford Scholarship Foundation for families that has lots of information, tips and resources about the Alford Grant, and ways you can support your child as they grow. It's also a starting point through which parents can track the value of the Alford Grant over time and see it online.¹

Visit **MyAlfordGrant.org** to:

- Sign up for e-delivery of this Quarterly Summary¹
- Create a MyPlan (and enter to win a gift card from ASF)

Like **MyAlfordGrant.org** on Facebook

Save

Congratulations!

You are helping your child to succeed!

The \$500 Alford Grant was a great start. There are lots of other things you can do to support your child's future success.

Learn more at **MyAlfordGrant.org**.

Learn

Literacy Tips 0-18 Months

- 1 Reading All Around** Read out loud in your home and out in the world – recipes, traffic signs, magazines and more! Keep plenty of books around and within easy reach of children.
- 2 I Spy with My Little Eye** While out with your child point out and name all the things you see. Talk about and share names for people, places and objects.
- 3 Leap into Literacy** Sing to your child, look at pictures and read books together. It's all part of helping your child learn more about the world.

For additional tips and resources, and to create a monthly **MyPlan**, visit **MyAlfordGrant.org**.

Tips are provided by the Alford Scholarship Foundation, which is solely responsible for content.

Invest in ME Make it easy! Set up automatic contributions from your payroll or bank account and get a \$100 Automated Funding Grant.²

NextGen **FAME**

Alford Scholarship Foundation is not an authorized distributor of NextGen 529.
¹ Grants are linked to eligible Maine accounts. Upon withdrawal, grants are paid only to institutions of higher education.
² See Terms & Conditions of Maine Grant Programs for other conditions and restrictions that apply at NextGenforME.com.

of the close of the previous day's business; Figure 4), obtain electronic copies of the four most recent Alford Grant Updates, and update their contact information. When a family member clicks on the link to a desired action (e.g., to check the value of their child's grant), they are taken over a virtual "speedbump" that lets them know they are moving to a NextGen 529 website managed by FAME.¹⁵ On that site, they are prompted to verify the child's identity by sharing the name of the child and the mother, as well as a few other pieces of information. Visitors who complete the verification process can create a username and password, which enable immediate access on subsequent visits.

The My Alford Grant website includes explainer videos, age-based tools and resources (including a Parent Planning Guide and the Aspirations Toolkit detailed above¹⁶), and recognition for partners and Champions. My Alford Grant materials are available on the site, including a Welcome Sheet translated into six languages.¹⁷ Blog posts and electronic newsletters are archived there as well.

My Alford Grant uses the social media platforms Facebook, Instagram, and LinkedIn to communicate with families and partners. Print and digital communications link to the My Alford Grant website and to the social media accounts for the CDA, which also offers a quarterly e-newsletter to parents and caregivers, another to business and community partners, and a third to hospital Champions. Online banner ads targeted to desired audiences encourage families to visit the website, check the value of their child's grant, view tips and resources, and generally engage with the CDA (Figure 5).

My Alford Grant's digital media strategies continue to evolve and improve in light of testing, which garnered these key findings: (a) Communications that include images of a mother and a child outperform all other images, (b) Adding an indirect call to action is often more effective than a direct one (e.g., "learn more" is more effective than "check the value of your child's grant"), (c) Expanding age parameters to engage grandparents boosted engagement significantly, and (d) Targeted placement of banner ads appears to improve engagement.¹⁸

Image courtesy of My Alford Grant.

Figure 5. Banner Ads Used in My Alford Grant Digital Message Testing

The figure displays eight banner ads for My Alford Grant, organized into four pairs based on different testing categories. Each banner features the 'my Alford grant' logo and a call-to-action button.

- Child focus vs Mom focus:**
 - Top banner:** Focuses on the child. Text: "Is your child an Alford Baby? Learn more about the Alford Grant & sign up to receive information to help your child's future." CTA: "GET STARTED!"
 - Bottom banner:** Focuses on the mom. Text: "Maine moms, find out if your child has an Alford Grant!" CTA: "GET STARTED!"
- Direct vs Indirect:**
 - Top banner:** Direct approach. Text: "Maine moms, track the value of your child's Alford Grant and get information delivered to your inbox." CTA: "SIGN UP FOR E-DELIVERY"
 - Bottom banner:** Indirect approach. Text: "Maine moms, does your child have an Alford Grant? Learn more about getting information in your inbox and tracking the Grant's value." CTA: "LEARN MORE"
- BIPOC Urban (Direct) vs BIPOC Rural (Indirect):**
 - Top banner:** BIPOC Urban, Direct. Text: "Maine moms, does your child have an Alford Grant? Learn more about getting information in your inbox and tracking the Grant's value." CTA: "SIGN UP FOR E-DELIVERY"
 - Bottom banner:** BIPOC Rural, Indirect. Text: "Maine moms, does your child have an Alford Grant? Learn more about getting information in your inbox and tracking the Grant's value." CTA: "LEARN MORE"
- E-Newsletter Sign Up:**
 - Top banner:** Facebook-style ad. Text: "Activities and Resources for your child... sent right to your inbox. Sign up today!" CTA: "SIGN UP"
 - Bottom banner:** Facebook-style ad. Text: "Activities and resources for you and your child... sent right to your inbox." CTA: "SIGN UP"

Images courtesy of My Alford Grant.

Conclusion

My Alford Grant has achieved statewide reach with a small staff, excellent administrative processes, valuable partnerships, and strong communications.

After 10 years of automatic enrollment, My Alford Grant is now looking to the future. Early plans are underway for 2026, when the first disbursements of Alford Grants will be made directly to higher education institutions. Once the recipients begin to use their Alford Grants, Maine will begin to realize philanthropist Harold Alford's motivating goals: educational opportunity for every Maine child and economic prosperity for the state.

Notes

¹ Child Development Accounts are sometimes referred to as Child Savings Accounts, or CSAs. In 2007, the [SEED for Oklahoma Kids experiment](#), a large-scale study with randomly selected newborn children, first modeled an automatic, universal CDA policy in partnership with the Oklahoma State Treasurer's office and the Oklahoma 529 College Savings Plan.

² Clancy and Sherraden, [Automatic Deposits for All at Birth: Maine's Harold Alford College Challenge](#) (2014).

³ The Harold Alford College Challenge began as a local, hospital-based pilot (2008) and then became a statewide "opt-in" CDA (2009–2012) before the change to automatic enrollment for babies born in 2013. During the opt-in period, parents wanting to participate were required to open an account for their child with NextGen 529, Maine's education savings plan, before the his or her first birthday. In the final year of the opt-in model (2012), about 40% of eligible Maine children were enrolled and received the \$500 grant. Since the 2013 shift to automatic enrollment, 100% of eligible children have received the grant. Additional information on the origins and history of Maine's CDA can be found at www.MyAlfordGrant.org and in Center for Social Development briefs: Clancy and Lassar, [College Savings Plan Accounts at Birth: Maine's Statewide Program](#) (2010), and Clancy and Sherraden, [Automatic Deposits for All at Birth: Maine's Harold Alford College Challenge](#) (2014).

⁴ Per a memorandum of understanding, FAME receives birth record information from Maine's Office of Data, Research and Vital Statistics to facilitate automatic funding of the Alford Grants. Other ways that FAME helps to administer My Alford Grant are detailed elsewhere in this Brief.

⁵ Families that wish to save for their child's future education do so in their own account, of any type. Families cannot add directly to their child's Alford Grant in the scholarship NextGen 529 account, which is owned by the Alford Scholarship Foundation. If families open and own their own 529 account, they may choose an investment that is more or less aggressive than the Alford-selected option, withdraw savings easily for personal or financial reasons, and benefit from the state tax deduction (see Clancy, Sherraden, and

Beverly, [Child Development Accounts at Scale: Sample State Legislation](#), 2019). If they choose to open a NextGen 529 account, FAME uses the child's name, address, and date of birth to then link that account with their child's Alford Grant. Only NextGen accounts are linked with a child's Alford Grant.

⁶ Families that do not have a NextGen 529 account are sent similar communications showing only the value of the child's Alford Grant. Currently, an Alford Grant recipient is eligible to receive a \$100 Initial Matching Grant from FAME if the family deposits at least \$25 in the child's own NextGen 529 account before the beneficiary's first birthday. If six consecutive automatic contributions are made from the family's payroll or bank account, the beneficiary is eligible to receive a one-time \$100 Automated Funding Grant. Family contributions are eligible for a 30% NextStep Matching Grant up to a \$300 match per year. These grants are only for NextGen accounts opened by or for the benefit of Maine residents. See Finance Authority of Maine, [Help Your Child Succeed! Open a NextGen 529 Account](#) [Brochure] (2022).

⁷ Clancy, Sherraden, and Beverly, [Child Development Accounts at Scale: Sample State Legislation](#) (2019).

⁸ [Invest in ME Kindergarten](#) provides four electronic toolkits encouraging saving and thinking about the future. [MAGTown](#), an interactive landscape for children in the period from prekindergarten through Grade 2, encourages them to explore future careers. Middle School [MyPlan](#), a tool for students in Grades 6 through 8, aims to support future success by teaching them to set goals for what they can "Do, Save, and Learn."

⁹ Clancy, Sherraden, Huang, Beverly, and Kim, [Statewide Child Development Accounts and Local Partnerships: A Scalable Model That Can Include All Families](#) (2019).

¹⁰ The contact card helps My Alford Grant stay in touch with families. Mothers record their name, address, phone number, email address, and child's name, as well as the child's date of birth and hospital of birth. The card provides FAME with complete and updated information, building on initial birth-record data shared with FAME by Maine's Office of Data, Research and Vital Statistics. ASF employs multiple strategies to encourage information sharing and collect updated contact information from families and other sources. Contact cards are provided at the hospital and also sent home two more times during the baby's first year. Additionally, ASF staff and partners regularly include the cards in parent interactions. Families can also update their contact information at any time starting at the MyAlfordGrant.org website. And, FAME uses national change-of-address databases to capture updates on families that have not directly updated information. On materials for hospital Champions, see My Alford Grant (2022).

¹¹ My Alford Grant, [Community Organizations](#).

¹² My Alford Grant, [Maine Employers](#).

¹³ In 2018 and 2019, [Pennsylvania](#), [Nebraska](#), [Illinois](#), and [California](#) enacted laws creating automatic, universal, at-

birth CDA policies. On July 16, 2020, state treasurers and other professionals gathered virtually for a Center for Social Development event, [All Children Can Reach Their Potential: A CDA Conference](#). In a panel discussion moderated by Missouri State Treasurer Scott Fitzpatrick, Pennsylvania State Treasurer Joe Torsella, Nebraska State Treasurer John Murante, and Illinois State Treasurer Michael Frerichs discussed the process of implementing a statewide CDA policy: identifying the guiding principles, crafting funding mechanisms, working with state legislators to secure passage, and raising awareness of the enacted policies. The state treasurers also discussed policy elements that facilitate effective implementation and research that informed each of these statewide CDA policies (Leiker, Clancy, and Sherraden, *Insights from State Treasurers: Developing and Implementing Statewide Child Development Account Policies*, 2020).

- ¹⁴ Clancy and Sherraden, *Automatic Deposits for All at Birth: Maine's Harold Alfond College Challenge* (2014), provides details about past communication protocols and an example of a sample Quarterly Summary from 2013.
- ¹⁵ This two-step process is necessary since FAME, as the state agency helping to administer grants, holds the data used to verify a grant recipient's identity before the visitor can access protected information.
- ¹⁶ My Alfond Grant, *A Parent's Guide to Planning & Saving for Your Child's Future* and *My Alfond Grant Aspirations Toolkit*.
- ¹⁷ The My Alfond Grant Welcome Sheet is available online in French, Spanish, Swahili, Somali, Portuguese, and Arabic.
- ¹⁸ Strategic communications have improved in large part due to a grant from the Charles Stewart Mott Foundation. The grant has enabled "A/B" testing of digital media strategies. Each quarter for the past 2 years, ASF has developed and deployed a pair of messages to test against each other, seeking to discern which images, messages calls to action, and behind-the-scenes strategies yield the strongest outcomes.

Acknowledgments

The authors thank the Harold Alfond Foundation for its extraordinary vision and commitment to My Alfond Grant, the Board of Directors of ASF for its stewardship of the Program, and FAME for its diligent and steadfast attention to and support of the CDA and its administration. The many partners described in this Brief—from hospitals and community partners to Maine employers and state agencies—all have been instrumental in My Alfond Grant's development and growth. Most fundamentally, we are grateful to Maine families for their engagement with the My Alfond Grant and for all they do, each day, to support their children's future.

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