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**KANSAS OFFICE of**  
**REVISOR of STATUTES**  
**LEGISLATURE of THE STATE of KANSAS**  
*Legislative Attorneys transforming ideas into legislation.*

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**MEMORANDUM**

To: Senate Committee on Government Efficiency  
From: Office of Revisor of Statutes  
Date: March 13, 2025  
Subject: SB 281 – Kansas Postsecondary Education Savings Account and Kansas ABLE Savings Account

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Senate Bill 281 would establish the Kansas postsecondary education savings account and Kansas ABLE savings account grant incentive program and eliminate the low-income family postsecondary savings accounts incentive program.

Currently, K.S.A. 75-650 provides for the low-income family postsecondary savings accounts incentive program<sup>1</sup> for the purpose of encouraging the establishment of a family postsecondary savings account by qualified individuals and families. Under this program, if an eligible person establishes a Kansas postsecondary education savings account and contributes at least \$100 to such account, the state will match up to \$600 in contributions to such savings account.<sup>2</sup> To be eligible for this program, a person must have a household income of less than 200% of the federal poverty level for the tax year prior to the year in which the application for an account is submitted.

SB 281 would replace the low-income family postsecondary savings accounts incentive program with the Kansas postsecondary education savings account and Kansas ABLE savings account grant incentive program to provide a grant of up to \$100 to participants who have a Kansas-sponsored postsecondary education savings account or ABLE savings account and who complete a financial education training program developed by the state treasurer. The program would be administered by the state treasurer. The state treasurer would be required to develop any required financial training for participation in the program. Additionally, the state treasurer would prepare and submit a report to the governor and the legislature on the program each year.

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<sup>1</sup> This program is also known as the KIDS matching grant program.

<sup>2</sup> A Kansas postsecondary education savings account is also known as a Learning Quest 529 education savings plan account.

Section 1 of HB 2158 would establish the Kansas postsecondary education savings account and ABLE savings account grant incentive trust fund for the purposes of the program.

The bill provides that the treasurer may adopt rules and regulations or policies to administer this program and any accounts opened pursuant to the low-income family postsecondary savings accounts incentive program.

HB 2158 would take effect upon publication in the Kansas register.