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going to 18. And that means that you can set up an account for a child now up until their 18th birthday rather than their 17th birthday. We really saw no reason, in retrospect, to limit it to the child being 17. This gives you the opportunity to set up an account up until the time that the child is 18. And then we are striking that the money must be started to be spent for the college fund early. And we've changed that until age 30, because we've talked to some of the college people, and this day and age, people are going off to either work or military or something like that, and they don't actually start their education until later. In fact, in talking with Dennis Baack, the average age in some schools is like 29. So we thought that...why put that kind of a restriction? So we're changing that to be their 30th birthday. So you have to start spending some money out of the educational fund before the 30th birthday. There was another section that was a concern to particularly the Fiscal Office. And this is for accounting purposes. We provided on page 8, line 20, after the State Treasurer and the Accounting Office determine a state fund in which to put this...and we have provided this in a manner now so that there is a fund in which to place this money. We didn't actually have that provided for, and it was just an oversight which was called to our attention by the Legislative Fiscal Office. There was another matter in this...in the original bill or in the amendments that provides that when a participant wants to withdraw the money within the first two years...if you'll recall, any time within the first two years after you set up this account, the person who sets up the account can, for whatever reason they wish, withdraw and then receive the money that they've put in. Well, the concern became one that, if, for example, the party who was investing this money had invested it and then the person could withdraw...for example, say they have \$2,000 in the account. They could withdraw the \$2,000 without a penalty. But suppose the stock market had gone down during that period of time. So this amendment that we have says that they can either withdraw the money that they have put in or the value of their participant account, whichever is less. Because you could have somebody, frankly, taking advantage of a situation, putting in \$2,000. The market goes down, it's worth \$1,500, and they would be entitled to get back their full \$2,000, and that would not be economically sound. And in addition to that, the fiscal responsibility of the investor would be limited, because