



Office of California State Treasurer Fiona Ma

Overview

The California State Treasurer is a statewide elected official serving a four-year term. As the State's chief asset manager, banker, and financier, the Treasurer oversees several state authorities, boards, and commissions. This includes programs designed to support the financial well-being of individuals and small businesses.

Savings Programs for Individuals (SP4I)



CalSavers Retirement Savings Program

CalSavers is California's innovative retirement savings program, offering a simple, low-cost solution to help workers secure their financial future. It ensures all Californians have access to a path toward financial stability in retirement. [Learn more or set up an account](#)



California Achieving a Better Life Experience (CalABLE)

CalABLE provides savings and investment accounts tailored for eligible individuals with disabilities. These accounts empower individuals to save and invest without jeopardizing eligibility for public benefits programs like Medicaid and Social Security Income. [Learn more or set up an account](#)



ScholarShare 529 College Savings Plan

The ScholarShare 529 plan, managed by the ScholarShare Investment Board, is California's tax-advantaged savings program for college expenses. It allows families to invest in their children's future and build funds for higher education. [Learn more or set up an account](#)



California Kids Investment and Development Savings Program (CalKIDS)

CalKIDS helps children save for college or career training by automatically providing eligible participants with college savings accounts and initial seed deposits. This program supports children born in California after July 1, 2022, and eligible low-income public-school students. [Learn more](#)



Hope Opportunity Perseverance and Empowerment (HOPE)

HOPE is California's baby bond program designed to create a pathway to financial security for foster youth and children who lost parents or guardians to COVID-19. Participants receive investment accounts that grow over time, empowering them to build a foundation for their future education, housing, or entrepreneurial pursuits. [Learn more](#)

