

Workday Announcement posted on behalf of Oregon State Treasury:

- Target Date: Nov. 20, 2025

Save for Education. Invest in Tomorrow.

This message is shared with all employees on behalf of Oregon State Treasury. Oregon State Treasury administers the Embark education savings plan.

Meet Embark. At the Oregon State Treasury, we are dedicated to helping state workers build long-term financial wellness. That's why we want to highlight a key resource available to you: the state's **Embark** education savings plan.

For nearly 30 years, this program (formerly the Oregon College Savings Plan) has helped families save for education. Now, as Embark, it's focused on supporting all future paths—from college and trade schools to apprenticeships and certificate programs. Saving with Embark comes with great benefits, including tax-free growth on your investments and tax-free withdrawals for a wide range of education expenses.

The state also offers a refundable income tax credit of up to \$360 per year for your contributions (or \$6,480 over an 18-year savings journey). Plus, new federal rules allow unused funds to be rolled into a Roth IRA, giving you greater peace of mind about your investment.

One of the easiest ways for state employees to save is with [recurring contributions](#) from your bank account, with monthly transfers available for as little as \$5.

If you prefer, you can also save through [Payroll Direct Deposit](#), which you can set up in Workday.

- To setup a recurring Embark contribution as a Payroll Direct Deposit to your Embark account, first [open an account](#) at embarksavings.com, or [log in](#) to your existing account.

- Direct deposit information can be found under "Transfers" and "Payroll direct deposit." Then simply add this information to the "Payment elections" tab in your Workday account.

If you have questions about the setup of payment elections in Workday, please reach out to your HR or Payroll office.

Learn more at embarksavings.com. Where education journeys begin. If you have questions about Embark, please reach out to 1-866-772-8464.