



There are still lives to be saved

TTOF Educational Assistance Guidelines

The Twin Towers Orphan Fund (TTOF) was established on September 12, 2001 to assist the children who were orphaned (who lost one or both parents) by the terrorist attacks of September 11, 2001. TTOF helps provide for the long-term well-being of these children, including higher educational assistance.

Who is eligible?

Eligible participants are natural born and legally adopted children of US citizens who are financially needy children under the age of 18 on September 11, 2001 or age 22 if enrolled in accredited institutions of higher learning on September 11, 2001, who lost one or both parents in the terrorist-caused disasters of September 11, 2001.

How is “needy” defined?

In general terms, financial need is based on an individual’s ability to pay compared to the cost of the accredited institution. The amount of money available to any child for educational assistance will depend on the size of the Fund, the number of eligible participants, and the financial need of applicants.

What is the application process?

1. Register the child with TTOF by completing the online Child Registry at www.TTOF.org, or telephone us at (661) 633-9076.
2. Provide TTOF with the following verification documents:
 - a. The child’s Social Security Number
 - b. A copy of the child’s birth certificate
 - c. A copy of the parent’s death certificate
 - d. A marriage license. If not available, please provide a notarized letter of reference from a disinterested party (clergy, school principal, social worker, employer, etc) that proves you are the guardian of the child.
 - e. A good-faith statement of need.

How will the Educational Assistance be received?

Registered and verified children are named beneficiaries of individual Section 529 tax-deferred higher educational savings accounts, with TTOF as the trustee. When the child begins attending college, they will need to verify “need” by completing a form provided by TTOF, with documentation that may include tax returns and statements of net worth. Funds will be released to the institution of higher education eligible under the Section 529 account rules. These funds may be used for those college expenses allowed by the Section 529 account rules (tuition, books, supplies, lab-fees, and other legitimate higher educational expenses). When the funds have been exhausted, TTOF may choose to add additional funds based upon their availability or terminate educational benefits. Funds not expended will be returned to TTOF to be redistributed among the remaining children. In the event that a child does not satisfy the qualification of need, or does not request funds by age 21, the funds will revert back to TTOF to be redistributed into other educational accounts or medical or mental healthcare benefits.

What if I have questions?

Please telephone (661) 633-9076 or email info@ttof.org.