

Financial Ratings Series

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Financial Literacy: Planning for the Future

# Saving for Your Child's Education

2022/23



GREY HOUSE PUBLISHING



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Planning for the Future  
Saving for Your Child's  
Education





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Grey House Publishing  
4919 Route 22, PO Box 56  
Amenia, NY 12501-0056  
(800) 562-2139

Weiss Ratings  
11780 US Highway 1, Suite 201  
Palm Beach Gardens, FL 33408  
(561) 627-3300

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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fourth edition of *Financial Literacy: Planning for the Future*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. This eight-volume set assists readers who are ready for one—or more—of many important next steps in their financial planning—starting a family, buying a home, weighing insurance options, protecting themselves from identify theft, planning for college and so much more. *Financial Literacy: Planning for the Future* takes readers further towards their financial goals.

Written in easy-to-understand language, these guides take the guesswork out of financial planning. Each guide is devoted to a specific topic relevant to making big decisions with significant financial impact. Combined, these eight guides provide readers with helpful information on how to best manage their money and plan for their future and their family's future. Readers will find helpful guidance on:

- Financial Planning for **Living Together, Getting Married & Starting a Family**
- **Buying a Home**
- **Insurance Strategies & Estate Planning** to Protect Your Family
- Making the Right **Healthcare Coverage** Choices
- Protect Yourself from **Identify Theft & Other Scams**
- **Starting a Career & Career Advancement**
- **Saving for Your Child's Education**
- **Retirement Planning Strategies** & the Importance of Starting Early

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future and give you helpful guidance along the way.



# Planning for the Future: Saving for Your Child's Education

## Part 1: Types of Savings Plans



### Saving for Your Child's Education

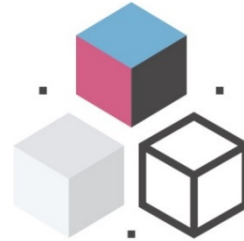
When your goal is to save money for your child's education, you should start as soon as possible – ideally, when your child is born. The sooner you begin with a robust savings plan, the more money you will save over time.

Setting solid financial goals and getting an early start are the best and most efficient ways to save for your child's college education.

While the benefits of saving early are many, saving anytime is better than not saving at all, so don't be discouraged if your child is well past infancy when you start saving for his or her education.

This guide is divided into three parts to help you get started.

1. Types of Savings Plans
2. How Much Should I Save?
3. Budgeting Strategies



### Types of Savings Plans

Common ways to set aside money for a child or a grandchild include:

- ***529 Education Savings Plans.*** 529 Savings Plans have tax advantages and potentially other incentives to make it easier to save for college. These plans exist specifically for education savings. 529 plans are the most popular type of savings plan for education right now. The bulk of this chapter will look at features of 529 plans that make them worth considering if you're starting to save for your child's education.
- ***UGMA and UTMA Accounts.*** UGMA stands for Uniform Gift to Minors Act, and UTMA stands for Uniform Transfer to Minors Act. These are custodial accounts: the account is opened in the name of the child or beneficiary, and the parent



or guardian has custody over the account until the child comes of age, usually when they turn either eighteen or twenty-one. At that point, control over the account switches entirely to the beneficiary. UGMA and UTMA accounts are taxed, unlike 529 savings plans.

- **Trusts.** The benefits of opening a trust include, above all, the flexibility you will have in defining the terms of the arrangement, including conditions for the distribution of the assets. By contrast, a 529 education savings plan requires that the assets be used only for qualified educational expenses and under the rules established by the IRS. One big downside to trusts for many families is that attorneys need to be involved in order to set up and administer them; and that can be time-consuming and expensive.
- **Educational Savings Accounts.** This is another type of tax-advantaged investment account in the United States designed to encourage savings to cover future education.
- **Savings Bonds.** Savings bonds are virtually risk-free and offer tax benefits for higher

education if owners meet certain requirements. However, their rate of return is lower than other available education savings plans.

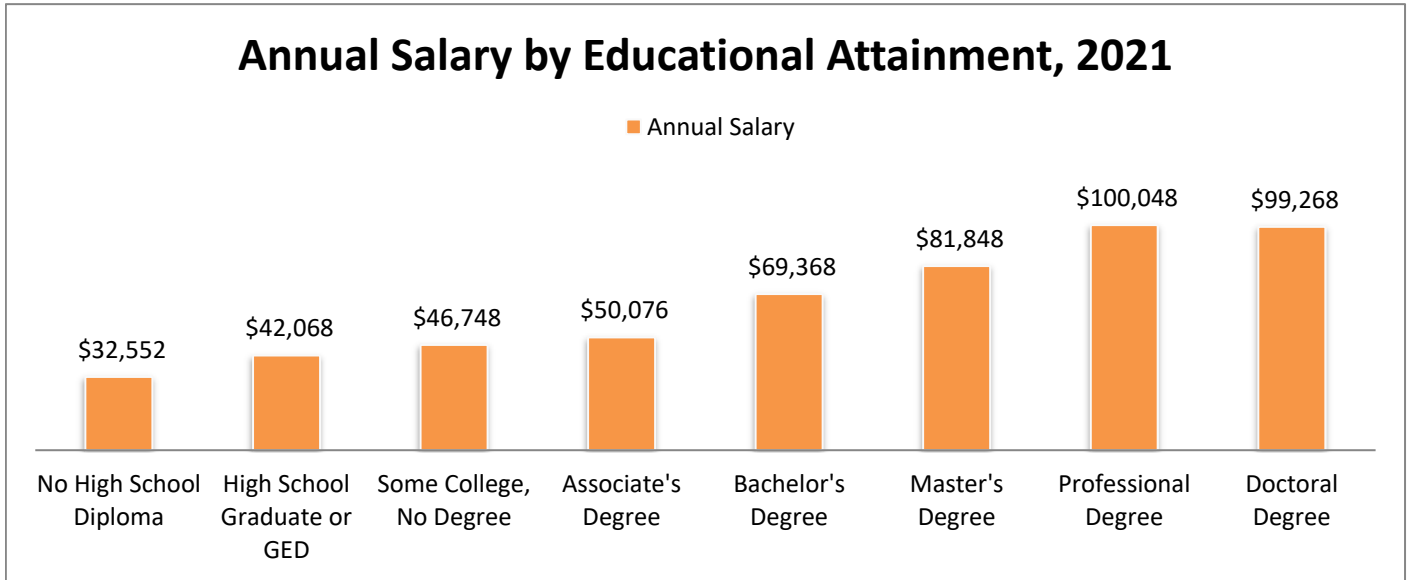
Having a college degree is more important than ever. According to the Bureau of Labor Statistics, a person with a bachelor's degree can expect to earn an annual salary that's 65% larger than someone with only a high school diploma. **Over the course of a career, that amounts to 1.3 million additional dollars.** Of course, most people know that college is also more expensive than ever before, and this is why your savings plan is so important.

### New to Saving?

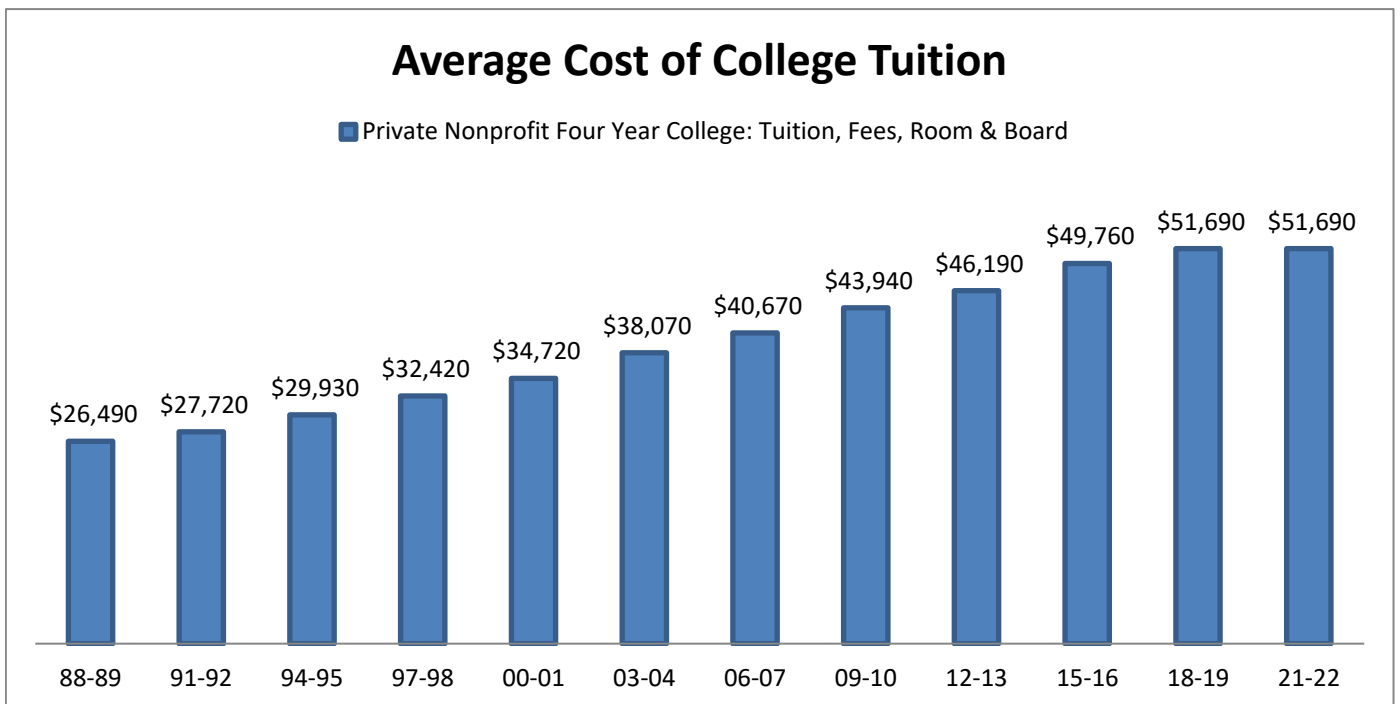
**Start Small.** Decide, for example, to put just one percent of your earnings aside for the month. You can begin today. Even though you are not making a big commitment, you have crossed a threshold: you are actively involved in saving money. Going forward, it is much easier to revise your saving plan than it is to form a new one!

If you invested \$10 a week into a 529 plan starting when your child is born, you would have \$16,280 after 18 years. If you invested \$20 a week, you would have \$32,561 to help your child pay for college.





Source: <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>



Source: <https://trends.collegeboard.org/college-pricing/figures-tables/tuition-fees-room-and-board-over-time>





## What is a 529 Plan?

According to the Internal Revenue Service, a 529 plan is a savings plan operated “by a state or educational institution, with tax advantages and potentially other incentives to make it easier to save for college and other post-secondary training, or for tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school for a designated beneficiary, such as a child or grandchild.”<sup>1</sup>

A 529 can be either a prepaid plan or a savings plan. A **prepaid plan** allows you to pay your child’s tuition today at today’s tuition rates. The credit hours purchased will be held in reserve for your child. The funds you save can be used to pay tuition at any of your state’s eligible colleges or universities, or, can be transferred to a private college or a public college out of state. When you look at the increasing costs of college tuition over the years, this may be an attractive option since you’re paying today’s tuition rates instead of what the rate will be many years from now.

A 529 **savings plan** is much like a savings account or a 401(k)

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<sup>1</sup>[www.irs.gov/newsroom/529-plans-questions-and-answers](http://www.irs.gov/newsroom/529-plans-questions-and-answers)

## Why 529?

An act of Congress created the 529 plan in 1997. The name comes from the number of the IRS code that deals with “Qualified Tuition Programs.” That number just happened to be 529.

investment account. It differs from a regular savings account in the ways it is *tax-advantaged*. The plan’s earnings are exempt from federal income taxes. They are generally exempt from state income taxes, too, so long as the plan is administered by the state of your residence. Of course, contributions made to the plan, and thus to the plan’s beneficiary, are exempt from gift taxes.

The *account holder* is the person who opens the 529 plan, i.e., parent or grandparent. Your child, or the person planning to use or benefit from the money, is the *beneficiary*.

A 529 savings plan is different from other savings accounts because it is especially designed with educational goals in mind. A 529 plan helps families save for future educational expenses. Beginning in 2017, the plans may also be used to pay for expenses incurred by elementary and



high school education – a big change from before.

529 plans are administered by the states rather than by the federal government. At the present time, 529 plans are offered by the District of Columbia and all states in the union except Wyoming. But if you're a Wyomingite, don't worry: there are a number of other state 529 plans that are available to you and to anyone else in the country. In other words, you aren't necessarily restricted to your own state's 529, although the tax burden may be higher if you choose an out-of-state 529.

There is also a non-profit consortium of private colleges that operate a separate 529 plan. This plan is called, conveniently enough, the **private college 529 plan**. For more about the private college 529 plan, visit <https://www.collegewell.com/private-college-529-plan/>.



## Benefits of a 529 Plan

529 plans give your family **income tax breaks**. You will not be taxed on the plan's earnings, and you will not be taxed when you withdraw funds from the plan as long as the funds are used for education.

- So far, 34 states offer additional **state tax incentives** with their 529 plans.
- You may be able to claim tax benefits whenever you contribute.
- You can withdraw funds from your 529 plan whenever you want, but be aware that some taxes and penalties may apply, especially if the funds are not used to pay tuition or educational expenses.
- 529 plans are easy to manage and may allow for automatic investments to make saving money easier and more reflexive.
- In some states, the money you contribute to your 529 plan does not have to be reported on your state tax return.
- 529 plans have **no income limits, age limits, or annual contribution limits**. In a real sense, the design of the 529 plan levels the playing field, making it easier for lower- and middle-income families to save for college.
- Some employers have matching contribution programs, and some states have 529 grant programs, too.





## History of 529 Plans

The rising cost of college began to significantly outpace the rate of inflation over fifty years ago, creating financial burdens on families struggling to pay ever-higher tuition costs.

In 1997, Section 529 of the Internal Revenue Code was amended by the Taxpayer Relief Act. The act was crafted to provide tax incentives in order to help pay for higher education. These incentives included innovations like the 529 savings plan and others that are now familiar to everyone, like deductions on student loan interest.

In 2001, there was another major overhaul to section 529. The Economic Growth and Tax Relief Reconciliation Act (EGTRRA) was passed, making the earnings in 529 plans completely **tax-free**.

The EGTRRA originally had an expiration date of December 31, 2010. This was altered by the Pension Protection Act of 2006. Since then, the tax exempt status of 529 plans is a permanent feature of the plans. Today, the tax benefit is the chief selling point.

Finally, in 2017, with the passage of the Tax Cuts and Jobs Act, the rules

governing 529 plans were expanded to include K-12 tuition at private and religious schools. These plans can now be used to fund K-12 tuition costs up to \$10,000 per year.

According to the Federal Reserve, as of mid-year 2021, the total assets in 529 plans were worth over \$464 billion.<sup>2</sup>



## Two Types of 529 Plans

There are two kinds of 529 plans:

- *529 Prepaid Tuition Plans*
- *529 Education Savings Plans*

### 529 Prepaid Tuition Plans

Prepaid plans are easy to figure out from their name—expenses are paid before the child goes to school. The private college 529 plan is a prepaid plan. It's not like a savings plan in that it does not invest your money so that you can withdraw it later to pay for your future expenses.

Instead, the idea is that you can pay *now* for services consumed in the future. In other words, you are buying tomorrow's tuition at today's prices.

<sup>2</sup><https://www.federalreserve.gov/releases/z1/20210923/html/b101.htm>



The advantage to prepaid plans is that they guarantee the cost of tuition. If you have a prepaid tuition plan, you do not have to worry about the ups and downs of investing or what college costs will be in the future. You pay today and your child goes to college when he or she is ready.

Most prepaid plans use *tuition certificates*. Tuition certificates represent the tuition payments you make for each year of higher education. Participating colleges and universities are required to honor tuition certificates for up to thirty years from the date of the certificate's purchase. Some prepaid plans charge application and/or administrative fees.

It is important to research and understand the individual plans available, so that you can make an informed decision. Prepaid plans are not guaranteed or insured by the federal government.

Some states guarantee their plans while others do not. Again, it is important to know the details of any plans before you invest or spend your money. Most states have information online detailing their state's plans, and most financial advisors can guide you along your decision making process.

## 529 Education Savings Plans

The second type of plan is the *education savings plan*. An education savings plan lets the account holder or saver invest money for the beneficiary's education. Just like any investment, an education savings plan may have a myriad of investment options from mutual funds to any number of bank products.

There are lots of choices and investment options when exploring an education savings plan. Be sure to understand the differences and try to find the plan that works best for you and your family.

Most states have detailed information about their 529 plans available online, and there are online resources for comparing plans nationwide. A good financial advisor will tell you that tax advantages shouldn't be the only factors you examine when deciding on an education savings plan.

- Does the plan have fees?
- How has the plan performed during the last five years?
- How has it performed during the last ten years?

Remember, if you get started early, saving for college is a long-term investment.





## Some Features of 529 Plans

You can find out the specifics about 529 plan options available to you in your state – and other ways to save for your child's education – by looking at your state's resources online. Every state in the union has a website devoted to 529 plans and college savings.

Typically, there are no minimum contributions required of you. This can be a big help if you want to maintain flexibility about when and

how much you contribute to the account. It's a big help in making college savings attractive to lower-income people, a major goal of section 529 policy. Further, there are typically no restrictions on who may contribute to the plan. This is also a great benefit when grandparents and others decide to chip in.

There are, as you might expect, rules about the *maximum* account balance in a 529 and about how much money can be contributed per year. This is, obviously, to keep you from abusing the plan and taking advantage of its benefits by squirreling away more

## About Gift Taxes and 529 Plans

- “With 5-year gift tax averaging, also known as superfunding, each contributor to a 529 college savings plan can make a lump sum contribution of up to five times the annual gift tax exclusion. A couple can jointly give double this amount. The contributions are treated as though they were spread evenly over a five-year period starting with the current calendar year. The lump sum contribution will use all or part of the annual gift tax exclusion for the beneficiary during the five-year period.”
- “For example, a grandparent can give up to \$80,000 in 2022 as a lump sum to each grandchild without having to pay gift taxes, based on the \$16,000 annual gift tax exclusion. The grandmother and grandfather can together jointly give up to \$160,000 to each grandchild. The grandparents will be unable to give any more money to each grandchild in 2022, 2023, 2024, 2025, and 2026.”

Source: <https://www.savingforcollege.com/article/6-year-gift-tax-averaging>



money than you would use for education.

In New York, for example, as of 2022, the sum of accounts for any single beneficiary cannot exceed \$520,000. The number is based on an estimate of five years of qualified education costs. Most states typically revise the number annually.

Federal tax rules now allow a single person to make a gift of up to \$16,000 a year before the gift tax kicks in. That number is \$32,000 for married couples. This is great if you want to set aside money for your child's future, and it's even better if you have a 529 plan.

This is because there is a special provision in the law regarding 529 plans that allows a single person or married couple to contribute *five times those limits* before the money becomes taxable. This means that you

can contribute \$80,000 (and \$160,000 if you are a married couple) in a single year to a 529 account. That's a large tax relief. The caveat is that you can't do it every year; the idea here is that you are allowed to make five-years' worth of contributions in one single year.

An increasingly important feature of 529 plans, and a cause for their rise to the top of the heap among education savings plans, is the growing trend of employer matching contribution programs.

More and more companies are offering matching contributions to 529 plans, much as they already do to 401(k) plans. Unlike your 401(k) match, you will have to pay income tax on the amount received from your employer; it still counts as income.

Although the laws regarding 529 plans are established by the IRS, there

### Did you know?

- An average American family spent \$26,373 on college costs in the 2020/21 academic year, down 12% from \$30,017 the prior year.
- Of that figure, 53% was paid for by income and savings, 25% by scholarships and grants, 20% was borrowed, and 2% was paid by relatives or friends.

Source: <https://www.salliemae.com/about/leading-research/how-america-pays-for-college/>



is some leeway in their administration from state to state. Further, state 529 websites are usually administered in conjunction with financial firms, and you will see a wide variety of products offered and a variety of interfaces from state to state.

Sometimes, these consumer websites will break down information on college savings options for specific categories of contributor, like *parents*, *grandparents* and *employer*. Others will add helpful tools regarding your investment strategies. Future Scholar, the 529 website for South Carolina (to take just one example) lists over fifteen different investment funds, and they are ranked from *aggressive* to *moderate* to *moderately conservative*.

Because 529 plans are so easy to

open and because they can vary, it's especially important that you spend the time needed to find out all that you can. You might want to consult a financial adviser.

Making a large, lump sum contribution to an account like a 529 plan is often called *frontloading*. By dropping money into a savings plan early, there is more opportunity for potential growth. If, for example, you just received a windfall like a big bonus or an inheritance, you should definitely consider frontloading your child's 529 plan.

Whether you have the bounty to *frontload* a plan or you are starting with a small and humble contribution, you are making a wise decision when you open a 529 plan. Do your

## Your Family Can Contribute Too

If your playroom is already overcrowded, let your family know that a contribution to your child's college fund would be appreciated instead of traditional gifts for birthdays or holidays. It can be awkward to ask for money instead of gifts, so you might want to save those requests for immediate family, like grandparents, aunts, uncles and godparents.

Some 529 plans allow direct contributions from family members, either by a personalized link, a special code, or by check.

On average, children receive \$200 per year in monetary gifts. If you invested these gifts every year into your child's 529 plan, you would have an extra \$6,200 towards their college fund.

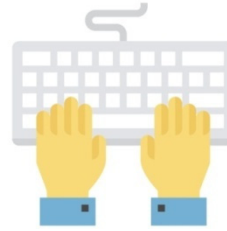


homework and research your state's plan. You can also compare plans between states. Every state has information available online detailing its 529 plan. Remember too that many states, like South Carolina, have an open enrollment policy for their funds, placing very few if any restrictions on opening an account.

If you want to take a look at your state's plan or compare the state plans available across the country, you can check out one of the many websites that lets you investigate all of your 529 plan options.

While you are researching, however, be aware of the fact that many financial advisors want to sell you on the plan they are representing. Make sure that the site you are using is not promoting any particular plan unless viewing the promotional details of that plan is your intention.

Research well. The more you understand, the more likely you will be to make an informed decision that will pay off in the future. A 529 plan is an investment, but it is also the way to give your child a brighter future.



## Where Else Can I Find Up-to-date Information about 529 Plans?

The College Savings Plans Network (CSPN), which is an arm of the National Association of State Treasurers (NAST), should be your go-to source for up-to-date and reliable information about 529 plans in general as well as specifics about plans from state to state.

CSPN is a semi-official clearinghouse for information about 529 plans, and it also engages in legislative advocacy. In addition to helpful articles, CSPN has a web tool called "529 Search & Comparison" available at <https://www.collegesavings.org/529-search-and-comparison/>. We have also included a copy of CSPN's 529 Comparison by State in the Appendix of this volume.





## Utilization of 529 Plans and the Future

The utilization of 529 plans has grown tremendously over the last couple of decades. In fact, Sallie Mae<sup>3</sup> reports that 37% of families used a college savings account like a 529 plan to pay for college in the 2020/21 academic year, compared to 21% in 2018/19.

That same report says that 89% of families agree that higher education is an investment in the student's future and 81% of families believe the student will earn more money with a college degree.

Here's the big question: If the experts agree that 529 plans are one of the best ways to save for college, and statistics tell us that opening a 529 plan is a great first step in planning for success, why do so few families take advantage of saving for college with a 529 plan?

There are several factors that may affect a family's decision to save with a 529 plan.

- Families often don't save for college because they may not have the resources to save or

they underestimate college costs.

- For families who do save, many don't know how a 529 plan could help them.
- Even families who want to take advantage of a 529 plan can have trouble selecting and using one.

Some of this confusion results from the fact that details regarding 529 plans vary from state to state. SavingforCollege.com's 2021 529 fee study<sup>4</sup> showed that the 10-year cost on a \$10,000 investment varied from \$0 to \$1,443 depending on the type of plan and the state in which it was held.



## Top Tips for 529 Hunting

- **Compare plans.** Do your research. Take the time to review the plan available in your state and in other states. Each state offers a plan, and they all provide online information. It may take a little work, but investing your time will pay off.
- **Know the tax advantages.** State plans differ widely, and some

<sup>3</sup> <https://www.salliemae.com/about/leading-research/how-america-pays-for-college/>

<sup>4</sup> [https://www.savingforcollege.com/529\\_fee\\_study/](https://www.savingforcollege.com/529_fee_study/)



states do not offer any tax breaks to their residents who save. Find out what your state offers, and you will know what to look for when you compare your state's plan with others.

- **Watch for fees.** Some states may charge an enrollment fee for opening a plan. However, there may also be management fees charged for your plan. Ask questions before you invest.



## Beyond a 529 Plan: Other College Savings Ideas

### Coverdell Education Savings Accounts

Coverdell Education Savings Accounts or ESAs are another tax-advantaged education savings plan that can be used as an alternative to – or in conjunction with – a 529 plan. Until 2017, one of the key differences between a Coverdell ESA and a 529 plan was that only the Coverdell ESA could be used for tuition below the college level. That changed in 2017, when the 529 code was expanded to include K-12 tuition costs. Many parents are rolling their Coverdell ESAs into a 529.

At present, the chief difference between a Coverdell ESA and a 529 plan is the cap. Contributions to a

Coverdell ESA are currently capped at \$2,000 per student per year – quite a bit below the current cap for 529s.

Like the 529, these accounts can only be used for education expenses. The tax benefits are similar to 529 plans. The money can grow without being taxed annually, and it can be withdrawn in the future tax-free in order to pay for qualified education expenses.

There are certain restrictions and requirements involved in opening a Coverdell ESA.

- The beneficiary must be either a special needs student or under the age of 18 at the time that the account is opened.
- When you open the account, you must specify that you are opening a Coverdell account. You can't open a savings account today and call it a Coverdell account tomorrow. You would need to close the first account with whatever tax liability accrued on its earnings and then open a new account as a Coverdell ESA.

The big drawback of Coverdell Education Saving Accounts is that they are limited in terms of the amount you can invest. It doesn't matter if you have one Coverdell ESA or six accounts for your child—you



can still only save \$2,000 per student per year.

For example, if you have two Coverdell savings accounts for the same student, you could only invest \$1,000 in each for a total of \$2,000. That's too small to be a realistic stand-alone college education fund, but it can help.

Moreover, contributions to the account are not tax deductible. They differ in this regard from 529 plans, in which contributions are tax deductible up to certain limits. Like the 529, contributions can only be made in cash.

The funds in a Coverdell ESA must be used by the time the student or beneficiary is thirty years of age.



## Using Savings Bonds for Education

Savings bonds are a low-risk investment strategy. They are also more modest in their returns than 529 plans are, generally speaking. One of the virtues of 529 plans is the variety of investment risk options available to you.

Nevertheless, savings bonds are very safe; they are backed fully by the U.S. government. Both the principal and

the earned interest are guaranteed and are not subject to market fluctuations. And, because, savings bonds are registered with the Treasury Department, they can always be replaced at no cost if they are lost or stolen. Still, you should always keep them in a safe place!

The Federal government has an **Education Bond Program** for those interested in using bonds to save for their children's education. This program makes the interest earned on some kinds of savings bonds *tax-free* when those bonds are redeemed to pay for higher education.

The bonds that are eligible include all Series EE Bonds issued after December 31, 1989, and all Series I Bonds. Series HH bonds, by contrast, are not eligible.

If you are interested in saving for your child's education using savings bonds, you should research carefully and understand the bond's requirements. For example, you might only be able to redeem the bonds in the same tax year that the beneficiary will use them.

Because of age restrictions, the student or child who will benefit from the bond cannot generally be listed as a co-owner of the bond. Only parents and/or a guardian may be acknowledged as the owners or co-owners.



Also, if you are using bonds to pay for your own educational expenses, you must be the person listed as the owner of the bonds.



## Additional Funding Sources for College

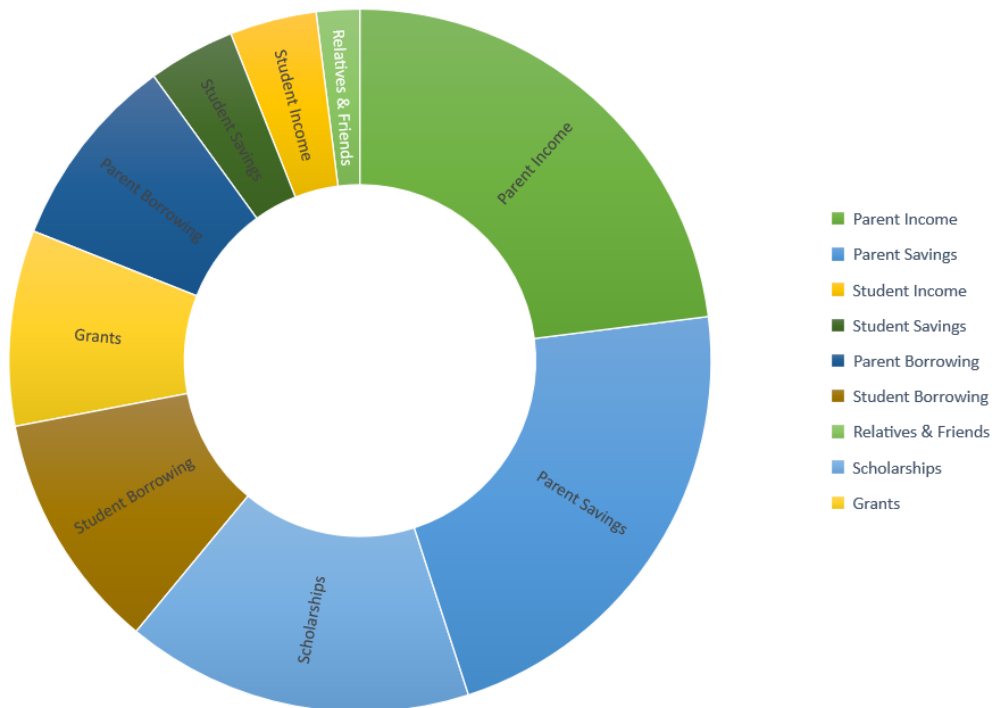
For many families, parents' income and savings is not the only source of funding to pay for their child's college education. Scholarships, grants, student loans and other sources can help pay for the full cost of college.

Sallie Mae's 2021 report<sup>5</sup> shows that parents' income and savings make up 53% of college costs, but the other 47% is made up of student income and savings, student borrowing, scholarships and grants, relatives, and parent borrowing.

Take a look at the chart below for a breakdown of the average sources of college funding.

Knowing this can also help you prepare your savings goals. As a parent, you might want to have a goal to pay for half of your child's education, with the remaining half is made up of scholarships, grants, student savings, and student loans.

Share of College Costs Paid by Funding Source



<sup>5</sup> <https://www.salliemae.com/about/leading-research/how-america-pays-for-college/>



You'll find more information in the next section that will help you answer the question, "How much should I save?"



## Get Started!

Whether you choose a 529 plan, choose to buy savings bonds as a low-risk investment strategy, or choose to open a simple savings account and pay into it regularly, you will find that saving money for college works best if you make saving a part of your monthly routine. Prepare and find as many ways to save as you can. The best time to get started saving for your child's college is now.



## Part 2: How Much Should I Save?



### How Much Should I Save?

How much you plan to save for your child's education will vary on a number of factors.

- **Do you want to cover all of your child's college expenses?**

Many parents don't plan on paying for 100% of their child's education. Instead, they might plan to pay for half of their child's tuition, and the balance will be paid for by a combination of grants, scholarships, work-study programs and student loans.

- **Do you want to plan to pay for tuition for an in-state public college, an out-of-state public college, or a private college?**

The average tuition at a public four-year college in-state is \$10,740 per year, compared to a public four-year college out-of-state is \$27,560. A private four-year college is \$38,070 per year.

- **Do you want to pay for two or four years of college?**

Some parents plan on paying a portion of their child's tuition for four years. Others might plan on paying for the first two years of college.

Type of College	Average Annual Tuition & Fees: 2021/22 Academic Year
Public Two-Year College (in-district students)	\$3,800
Public Four-Year College (in-state students)	\$10,740
Public Four-Year College (out-of-state students)	\$27,560
Private Four-Year College	\$38,070

Source: Trends in College Pricing, <https://trends.collegeboard.org/college-pricing>



- **How much time do you have?**

Starting early is very important, if you want to take the most advantage of your savings plan. When you factor in compound interest, the earlier you start saving, the more opportunity you have to earn interest on what you have already saved.

- **How many children do you have?**

The more children you have to save for, the more important it is to start early.

- **How much can you afford?**

If you start early, make a budget, and stay on track, you'll be well on your way to saving for your child's education. Even if you're only able to save \$20 a week, that savings will add up over time.

You might be surprised at how quickly your savings will add up; see the following charts.



## Sample Savings Plan 1

Parent plans to pay for 50% of the tuition and fees at a public two-year college (in-district) for one child.

Type of School: ..... Public College, In-District

Parent Contribution .....50% of tuition

# Years of College..... 2

Savings Goal: ..... \$7,577

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 228.92	\$ 4.40
2	\$ 250.50	\$ 4.81
4	\$ 277.31	\$ 5.33
6	\$ 311.60	\$ 5.99
8	\$ 357.13	\$ 6.86
10	\$ 420.63	\$ 8.08
12	\$ 515.63	\$ 9.91

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$3,800 annual tuition in 2022 would be \$7,718 per year in 2041.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 2

Parent plans to pay for 75% of the tuition and fees at a public two-year college (in-district) for one child.

Type of School: ..... Public College, In-District

Parent Contribution .....75% of tuition

# Years of College..... 2

Savings Goal: ..... \$11,365

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 343.37	\$ 6.60
2	\$ 375.75	\$ 7.22
4	\$ 415.97	\$ 7.99
6	\$ 467.40	\$ 8.98
8	\$ 535.69	\$ 10.30
10	\$ 630.95	\$ 12.13
12	\$ 773.45	\$ 14.87

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$3,800 annual tuition in 2022 would be \$7,718 per year in 2041.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



### Sample Savings Plan 3

Parent plans to pay for 100% of the tuition and fees at a public two-year college (in-district) for one child.

Type of School: ..... Public College, In-District

Parent Contribution .....100% of tuition

# Years of College..... 2

Savings Goal: ..... \$15,154

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 457.83	\$ 8.80
2	\$ 501.00	\$ 9.63
4	\$ 554.62	\$ 10.66
6	\$ 623.21	\$ 11.98
8	\$ 714.25	\$ 13.73
10	\$ 841.27	\$ 16.17
12	\$ 1,031.26	\$ 19.83

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$3,800 annual tuition in 2022 would be \$7,718 per year in 2041.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool’s estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 4

Parent plans to pay for 50% of the tuition and fees at a public four-year college (in-state) for one child.

Type of School: ..... Public College, In-State

Parent Contribution .....50% of tuition

# Years of College..... 4

Savings Goal: ..... \$44,489

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 1,210.23	\$23.27
2	\$ 1,312.18	\$25.23
4	\$ 1,435.89	\$27.61
6	\$ 1,589.59	\$30.56
8	\$ 1,786.15	\$34.34
10	\$ 2,047.09	\$39.36
12	\$ 2,411.13	\$46.36

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$10,740 annual tuition in 2022 would be \$23,504 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 5

Parent plans to pay for 75% of the tuition and fees at a public four-year college (in-state) for one child.

Type of School: ..... Public College, In-State

Parent Contribution .....75% of tuition

# Years of College..... 4

Savings Goal: ..... \$66,734

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 1,815.34	\$ 34.91
2	\$ 1,968.27	\$ 37.85
4	\$ 2,153.84	\$ 41.42
6	\$ 2,384.38	\$ 45.85
8	\$ 2,679.23	\$ 51.52
10	\$ 3,070.64	\$ 59.05
12	\$ 3,616.69	\$ 69.55

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$10,740 annual tuition in 2022 would be \$23,504 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 6

Parent plans to pay for 100% of the tuition and fees at a public four-year college (in-state) for one child.

Type of School: ..... Public College, In-State

Parent Contribution ..... 100% of tuition

# Years of College..... 4

Savings Goal: ..... \$88,979

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 2,420.46	\$ 46.54
2	\$ 2,624.35	\$ 50.46
4	\$ 2,871.79	\$ 55.22
6	\$ 3,179.17	\$ 61.13
8	\$ 3,572.30	\$ 68.69
10	\$ 4,094.19	\$ 78.73
12	\$ 4,822.26	\$ 92.73

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$10,740 annual tuition in 2022 would be \$23,504 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 7

Parent plans to pay for 50% of the tuition and fees at a public four-year college (out-of-state) for one child.

Type of School: .....Public College, Out-of-State

Parent Contribution .....50% of tuition

# Years of College..... 4

Savings Goal: ..... \$114,165

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 3,105.58	\$ 59.72
2	\$ 3,367.19	\$ 64.75
4	\$ 3,684.66	\$ 70.85
6	\$ 4,079.05	\$ 78.44
8	\$ 4,583.46	\$ 88.14
10	\$ 5,253.07	\$ 101.02
12	\$ 6,187.21	\$ 118.98

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$27,560 annual tuition in 2022 would be \$60,314 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 8

Parent plans to pay for 75% of the tuition and fees at a public four-year college (out-of-state) for one child.

Type of School: .....Public College, Out-of-State

Parent Contribution .....75% of tuition

# Years of College..... 4

Savings Goal: ..... \$171,248

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 4,658.36	\$ 89.58
2	\$ 5,050.78	\$ 97.13
4	\$ 5,526.99	\$ 106.28
6	\$ 6,118.57	\$ 117.66
8	\$ 6,875.19	\$ 132.21
10	\$ 7,879.60	\$ 151.53
12	\$ 9,280.82	\$ 178.47

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$27,560 annual tuition in 2022 would be \$60,314 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 9

Parent plans to pay for 100% of the tuition and fees at a public four-year college (out-of-state) for one child.

Type of School: .....Public College, Out-of-State

Parent Contribution .....100% of tuition

# Years of College..... 4

Savings Goal: ..... \$228,331

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 6,211.15	\$ 119.44
2	\$ 6,734.37	\$ 129.50
4	\$ 7,369.32	\$ 141.71
6	\$ 8,158.10	\$ 156.88
8	\$ 9,166.91	\$ 176.28
10	\$ 10,506.13	\$ 202.04
12	\$ 12,374.43	\$ 237.96

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$27,560 annual tuition in 2022 would be \$60,314 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 10

Parent plans to pay for 50% of the tuition and fees at a private four-year college for one child.

Type of School: .....Private College

Parent Contribution .....50% of tuition

# Years of College..... 4

Savings Goal: ..... \$157,702

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 4,289.89	\$ 82.49
2	\$ 4,651.26	\$ 89.44
4	\$ 5,089.80	\$ 97.88
6	\$ 5,634.59	\$ 108.35
8	\$ 6,331.36	\$ 121.75
10	\$ 7,256.32	\$ 139.54
12	\$ 8,546.71	\$ 164.35

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$38,070 annual tuition in 2022 would be \$83,315 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 11

Parent plans to pay for 75% of the tuition and fees at a private four-year college for one child.

Type of School: .....Private College

Parent Contribution .....75% of tuition

# Years of College..... 4

Savings Goal: ..... \$236,553

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 6,434.83	\$ 123.74
2	\$ 6,976.89	\$ 134.17
4	\$ 7,634.70	\$ 146.82
6	\$ 8,451.89	\$ 162.53
8	\$ 9,497.04	\$ 182.63
10	\$ 10,884.48	\$ 209.31
12	\$ 12,820.06	\$246.53

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$38,070 annual tuition in 2022 would be \$83,315 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Sample Savings Plan 12

Parent plans to pay for 100% of the tuition and fees at a private four-year college for one child.

Type of School: .....Private College

Parent Contribution .....100% of tuition

# Years of College..... 4

Savings Goal: ..... \$315,405

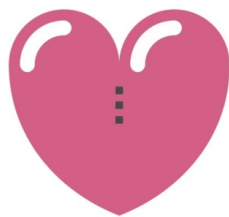
Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 8,579.77	\$ 164.99
2	\$ 9,302.53	\$ 178.89
4	\$ 10,179.60	\$ 195.76
6	\$ 11,269.18	\$ 216.71
8	\$ 12,662.71	\$ 243.51
10	\$ 14,512.65	\$ 279.08
12	\$ 17,093.41	\$ 328.71

Estimated figures were calculated using the College Savings Calculator provided by FINRA at [https://tools.finra.org/college\\_savings/](https://tools.finra.org/college_savings/) using an annual return of 5.25%. The rising cost of tuition is calculated at 3.8% per year, which means that a \$38,070 annual tuition in 2022 would be \$83,315 per year in 2043.

Important: The FINRA calculator was designed to help investors evaluate basic college savings scenarios. Please understand its limitations and note that the results are hypothetical. This tool does not take into consideration any potential tax impacts. Some savings products may include additional fees not factored into this tool's estimates. As a result, your figures will be higher or lower than those shown.



## Part 3: Budgeting Strategies to Help Get Started



### Spending Now & Saving for the Future

Every family has to negotiate the trade-off between spending money and saving it. You want your family to be prepared for the future, but you also want to fulfill your family's needs today. How do you strike a balance?

It's important, of course, to incorporate savings into your monthly budget. Remember that wealth isn't technically the measure of how much you earn. It's what you have accumulated from your earnings. Or, as Benjamin Franklin reminded us, *if you would be wealthy, think of saving as well as getting.*

**Make sure that saving for your child's college fund doesn't interfere with your own retirement planning. Although there are loans for college, there are no loans to fund your retirement!**



### Make a Budget

The first step in making a budget is to consider how much you earn. You might be paid weekly, or biweekly, or on some other schedule, but a good number to focus on is a monthly amount. If your hours vary, look at the last six to twelve months and calculate your average monthly wages. Also consider any other income you have, such as tips, commissions, or infrequent work, interest earned on investments, as well as funds you receive from other sources such as family.

Then figure out where your money goes. Track all of your family's daily expenses for a month—every box of cereal and trip to the movies. Write down what you spend each day and what it is for. Use a spreadsheet. Account for every penny. Your expenses will fall into three categories:

1. Fixed needs
2. Variable needs
3. Wants



# Budget Worksheet

Month/Year: \_\_\_\_\_

### Monthly Income

Wages \_\_\_\_\_

Tips \_\_\_\_\_

Other Income \_\_\_\_\_

**TOTAL MONTHLY INCOME** \_\_\_\_\_

### Monthly Expenses

#### HOUSING

Mortgage/Rent \_\_\_\_\_

Utilities (Electricity/Water) \_\_\_\_\_

Credit Cards \_\_\_\_\_

Insurance (Homeowner's, Renters, etc.) \_\_\_\_\_

Loan Payments \_\_\_\_\_

Other Housing Expenses (Cable, Internet, etc.) \_\_\_\_\_

#### FOOD

Groceries/Household Supplies \_\_\_\_\_

Restaurant and Other Food \_\_\_\_\_

#### TRANSPORTATION

Public Transportation \_\_\_\_\_

Vehicle Loan \_\_\_\_\_

Gas for Personal Vehicle \_\_\_\_\_

Parking, Tolls, etc. \_\_\_\_\_

Maintenance & Supplies (oil, etc.) \_\_\_\_\_

Vehicle Insurance \_\_\_\_\_

#### HEALTH

Health Insurance \_\_\_\_\_

Medicine/Prescriptions \_\_\_\_\_

Other (Dental, Vision, Copays) \_\_\_\_\_

#### PERSONAL

Childcare or Support \_\_\_\_\_

Clothing, Shoes, Laundry, etc. \_\_\_\_\_

Charitable Gifts, Donations, etc. \_\_\_\_\_

Entertainment (Movies, etc.) \_\_\_\_\_

Other (Haircuts, etc.) \_\_\_\_\_

#### SAVINGS

Retirement Savings \_\_\_\_\_

Education Savings \_\_\_\_\_

Other Savings \_\_\_\_\_

#### DEBT & FINANCE

Debt (Credit Cards, etc.) \_\_\_\_\_

Student Loans or Other Debts \_\_\_\_\_

Fees (Bank, Credit Card, Debit) \_\_\_\_\_

Prepaid Cards, Phone Cards, etc. \_\_\_\_\_

#### MISCELLANEOUS EXPENSES

Pet Care \_\_\_\_\_

Other \_\_\_\_\_

**TOTAL MONTHLY EXPENSES** \_\_\_\_\_

**TOTAL MONTHLY INCOME** \_\_\_\_\_

subtract your **TOTAL MONTHLY EXPENSES** \_\_\_\_\_

= \_\_\_\_\_



**Fixed needs** are necessary and usually the same from month to month. They include expenses such as housing, phone bill, car payment, student loan payment, credit card payment, and electric bill.

**Variable needs** are also necessities but they are not the same from month to month. They include expenses such as gas, food, pet supplies, and necessary clothing.

**Wants**, on the other hand, are unessential expenses. They might include meals at restaurants, movies, gym memberships, electronics, gifts, and unnecessary clothing.

Add the total amount of money you spend in a month on fixed needs, variable needs, and wants. Then subtract your monthly expenses from your monthly earnings. If you have a surplus—money left over after your expenses—you are in good shape.

However, you still may be able to cut back on unnecessary expenses and save money. If you are in the red—your expenses are greater than your earnings each month—you need to reduce expenses, increase your earnings, or both.



## Other Budgeting Strategies

Some money experts believe in a simple method called the

50/30/20 rule to keep from spending more than you earn.

According to this rule, you should budget your after-tax earnings (net income) in this way:

- **Needs** should be 50 percent of your net income
- **Wants** should be 30 percent of your net income
- **Financial goals** (personal savings, savings for college, and debt reduction) should be 20 percent of your net income

These ratios are the maximum you should spend on these categories—if you can get by with less, you can save more. When following the 50/30/20 rule, you should consider where any new expense fits into these three categories. If you cannot fit it into the appropriate ratio, it does not fit into your budget.

This plan is flexible, especially if you are still trying to get your finances under control. Your needs may consume more than 50 percent of your net income, for example, leaving you less to devote to financial goals.



When you are in a better financial position, adjust your ratios to move closer to 50/30/20.

Keeping your “needs” at 50% of your take home pay helps you if you become injured or unemployed, since most disability payments and unemployment benefits will only be 50% of your regular salary.



## Budgeting & Savings Apps

There are many tools available to help you budget your money and save money.

### Budgeting Apps

These services offer real-time tools so you can see how you are spending your money each month and can alert you if you are overspending.

Some of the most popular budgeting apps are:

- **Buxfer:** [buxfer.com](http://buxfer.com)
- **Digit:** [digit.co](http://digit.co)
- **EveryDollar:** [everydollar.com](http://everydollar.com)
- **GoodBudget:** [goodbudget.com](http://goodbudget.com)
- **Honeydue:** [honeydue.com](http://honeydue.com)
- **Mint:** [mint.intuit.com](http://mint.intuit.com)

- **Mvelopes:** [mvelopes.com](http://mvelopes.com)
- **PearBudget:** [pearbudget.com](http://pearbudget.com)
- **Personal Capital:** [personalcapital.com](http://personalcapital.com)
- **PocketGuard:** [pocketguard.com](http://pocketguard.com)
- **Wally:** [wally.me](http://wally.me)
- **YNAB (You Need a Budget):** [youneedabudget.com](http://youneedabudget.com)

### Saving Apps

These services offer tools to help you save money. Maybe you're on a tight budget and you want to save wherever you can to create a “rainy day fund.” Maybe you want to save for a large purchase like a special trip or a down-payment on a car.

Some of these apps round up your purchase to the next dollar and add the change to your savings account. If you've ever cashed in a change jar, you know how much these few cents can add up.

Be sure to review the terms carefully, since some savings apps charge a monthly fee for their service.

These savings apps can help you reach your goal:

- **Acorns:** [acorns.com](http://acorns.com)



- **Aspiration:** aspiration.com
- **Capital One 360 Savings:** capitalone.com
- **Chime Bank:** chimebank.com
- **Clarity Money:** claritymoney.com
- **Digit:** digit.co
- **Empower Finance:** empower.me
- **Mint:** mint.com
- **Qapital:** qapital.com
- **Stash:** stashinvest.com
- **Trim:** asktrim.com
- **Twine:** twine.com
- **Varo :** varomoney.com



## Ways to Save

When you look at your income and spending, you may see that you need to cut back. You might not have any money left at the end of the month to start saving for college. Look first at your list of wants. What can you eliminate?

## Avoid temptation and move money into savings first

If your employer offers direct deposit, set up an automatic deposit into your education savings account. That way it isn't a temptation to spend instead. If your employer does not offer direct deposit, you can do it yourself by transferring money into your savings account when you deposit each paycheck.

## Check out local thrift stores and consignment stores

Children grow out of clothes, shoes and toys so quickly, if you are always buying new items, the cost will add up. You may be able to find just what you're looking for at a consignment store for a fraction of the price. You can also host a neighborhood clothing swap. Friends and family with older children are a good source for secondhand items too.

## Research a nanny share

With a nanny share multiple parents split the cost of a nanny. The nanny either cares for multiple children together, or shares time between families.

## Budget for holiday spending

Create a budget for holiday spending well in advance, so you don't overspend. Buying off season when



prices are low is a good way to stretch your dollars.

### **Birthday parties don't have to break the bank**

Plan a fun activity with a small group of friends. Get creative! Kids will have lot of fun with a backyard scavenger hunt or obstacle course, at the fraction of the cost of a party at an expensive venue.

### **How much money do you spend at restaurants?**

Are you spending a lot on smoothies or coffee every week? What about clothes and shopping? Could you cut back on these?

If you buy a coffee every morning on the way to work, at \$3 each, that works out to \$780 per year. If you eat out for lunch every day, and spend \$15 per day, that's \$3,900 per year. If you cut back on going out for coffee and lunch, just 3 days a week, that would be an extra \$2,808 in your bank account each year. Purchasing a good coffee maker and brewing it yourself will easily cut costs.

### **Scrutinize your spending on unnecessary items or activities**

You may be able to save some of this money instead of spending it. For example, you may drop several dollars a week into vending machines for snacks during work hours. Instead,

keep a supply of inexpensive snacks on hand. A box of granola bars purchased from a grocery store is much less expensive than purchasing individual bars on the go.

### **Here are some tips to cut back on your grocery bills:**

- Choose less-costly brands
- Look for coupons for products you buy
- Shop at a discount store
- Examine store circulars to find the best prices and buy what's on sale
- Plan your meals for the week to take advantage of sales and avoid wasting food
- Make a shopping list and stick to it, this will avoid expensive impulse purchases
- Brown bag your lunch instead of going to restaurants
- Buy in bulk
- Compare prices between different grocery stores, you may be able to save by shopping at a different store

If you usually throw away fresh fruits and vegetables because they spoil before you eat them, shop for frozen or canned produce, or buy seasonal fresh produce, which is usually less expensive.



Larger packages of food and other items are usually less costly. Check the store shelf for the unit price. The unit price tells you how much each unit, such as an ounce, of the item costs. A large box of cereal, for example, may cost more than a small box, but the cost per ounce might be much less. If small boxes are on sale, however, the unit price may be lower.

The same is true of proteins. Meats are often expensive, but they can be more affordable if you purchase large packs. Separate the meat into smaller portions—the amount you will cook for a meal—wrap it in freezer paper or bags, and freeze it. You may also consider cooking it all at once before freezing it to save time later. You could also freeze portions for two meals and have the leftovers for lunch the next day.

You can also save money by going meatless occasionally. Substituting beans, eggs, or another protein for meat once or twice a week will save on your food bill.

### **Try substitution instead of outright elimination**

Research a less-expensive gym, or quit the gym and put the membership fees toward the purchase of home fitness equipment.

Are you paying for a streaming service to listen to music without ads?  
Consider using a free service instead;

the interruptions are a small inconvenience if you can save money. Or, see if your local library makes music and movie streaming services available to their library card holders.

### **If reducing “wants” is not enough, you may have to adjust variables**

Maybe, for example, you can reduce car trips to save money on gas, or you can take public transportation more often to avoid parking fees. Share transportation expenses by carpooling with coworkers, if possible.

In some cities, you may be able to enroll in a car-sharing service, or use on-demand car services. These solutions relieve you of the expense of car payments, fuel, repairs, and car insurance.

Some areas offer alternative transportation, such as bike-sharing programs, that may also work for you. Your situation may allow you to use a variety of these transportation solutions and greatly reduce your expenses.

### **Learn to fix things instead of replacing them**

You can find library books and online tutorials about almost any subject. Learn to sew on a button, change a tire, fix a leaky faucet, or remove a carpet stain.



### **Substitute handmade gifts or services for store-bought**

Offer help, such as babysitting, to new parents instead of buying toys or clothes. Learn to knit or crochet and make clothing, toys, and housewares to serve as gifts. Cook or bake for friends. Organize a potluck instead of dinner at a restaurant.

### **Find a less-expensive housing option**

The cheapest apartment is not always the best—your safety is important, as is the location where you live. If you live close to where you work or go to school, you will probably save on transportation.

Other ways to save include shopping for utilities if you are able, substituting a pay-as-you-go cell phone for a monthly contract, and shopping for less-costly insurance. You might consider cutting out cable and subscribing to a streaming service for entertainment.

### **Look at any fees you pay**

Debit cards are convenient, but you may incur charges when using them. Your financial institution may let you make a set number of debit payments a month without adding fees, but it may charge you for using the debit card other times.

If you are racking up debit card fees, consider using a cash system—withdraw the money you can spend each pay period in one transaction.

Find out if your financial institution offers any other ways to avoid fees when using your debit card. You may be able to replace the card with a debit/credit card. Making transactions as credit charges still limits you to spending only money that is in your account, but you may avoid debit fees with these purchases. Credit transactions also provide consumer protection. This means the credit company will help you in a dispute about a purchase with a merchant.

You may also pay fees for your bank accounts, so it pays to shop around. Some banks offer free checking accounts to customers with direct deposit. You may be offered overdraft protection, which covers you if you try to use more money than you have in your account. The bank will allow the transaction to go through and cover your shortfall, but will charge a fee to your account in addition to the money you now owe. You can protect yourself from overdraft fees by keeping a careful watch on spending.

### **Ways to save on entertainment**

There are many ways to save and still have fun!

Call your cable provider and explore alternate plans for a lesser fee.



Consider streaming options, like Netflix, Hulu or Sling as an alternative to cable.

Explore your cellular options. You may be able to save by switching carriers or switching plans. If you're not using very much data, you may be wasting money on an unlimited data plan. But, pay attention to fees. If you are paying overage fees for data, you're probably not in the right plan. You can also put a cap on your data plan, so if you reach your limit, you have slower access until you reach your next billing cycle.

Visit your library. Your library most likely has a wide selection of DVDs and audio books, all for free. Plus, they have books, of course. Many libraries also participate in free pass programs where you can "check out" a free or reduced cost pass to a local attraction or museum. Your local library might also offer free access to music and movie streaming.

Stay in with friends. Consider a game night and spend the night in; this can be far less expensive than a night out on the town.

Visit museums and national parks, which are free or low-cost. Go hiking or have a picnic. Be creative!



## Save For Yourself Too

Don't forget about yourself. Experts recommend to fund your savings accounts in this order:

1. **Take Care of Needs.** Pay the mortgage and the grocery bills first. Don't start saving for college until your family's immediate needs are set. If you're struggling in this area, look for ways to reduce your expenses, or ways to increase your income.
2. **Contribute to Your Savings.** It's important to have an emergency fund, for unplanned expenses.
3. **Save for Retirement.** This is important! Your child will be able to take out a loan for college, but there are no loans for retirement. So, make sure your retirement savings is well under way before saving for college.
4. **Save for College.** Start as early as you can, when you are financially able. Even if you contribute \$20 a week into your child's college fund, you are headed in the right direction.



All in all, the best advice for saving for your child's education is to put a little money aside, as early as you can. The earlier you start, the more you will earn in interest, and the bigger your college fund will be.



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# Helpful Resources

Contact any of the following organizations for further information about saving for your child's education.

- U.S. Department of Education - <https://www.ed.gov/>
- Your State Department of Education – view a complete list here: <https://www2.ed.gov/about/contacts/state/index.html>
- College Savings Plan Network - <http://www.collegesavings.org>
- FINRA College Savings Calculator - [https://tools.finra.org/college\\_savings](https://tools.finra.org/college_savings)



# 529 Plans: Comparisons by State

## Alabama

	CollegeCounts 529 Fund	CollegeCounts 529 Fund Advisor Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.collegecounts529.com/">https://www.collegecounts529.com/</a>	<a href="https://www.collegecounts529advisor.com/">https://www.collegecounts529advisor.com/</a>
Plan Telephone:	(866) 529-2228	(866) 529-2228
State Agency:	Board of Trustees of Savings Board, chaired by the State Treasurer	Board of Trustees of Savings Board, chaired by the State Treasurer
Program Manager:	Union Bank and Trust Company	Union Bank and Trust Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Alabama allows state residents to deduct annual contributions they make to any Alabama 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. The deduction for annual contributions applies to Alabama state income taxpayers who live in other states as well.	<b>Yes</b> Alabama allows state residents to deduct annual contributions they make to any Alabama 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. The deduction for annual contributions applies to Alabama state income taxpayers who live in other states as well.
State Tax Treatment of Qualified Distributions:	Alabama law exempts qualified distributions from an Alabama 529 plan but does not exempt distributions from a non-Alabama 529 plan.	Alabama law exempts qualified distributions from an Alabama 529 plan but does not exempt distributions from a non-Alabama 529 plan.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.17% - 0.8%</b> Age-Based Options: 0.21% - 0.24% Bank Savings Portfolio: 0.17% Static Individual Fund Options: 0.19% - 0.8% Static Multi-Fund Options: 0.21% - 0.24%	<b>0.21% - 1.73%</b> Bank Savings 529 Portfolio : 0.21% Class A: 0.33% - 1.48% Class C: 0.33% - 1.73% Class F: 0.33% - 1.23%
Annual Maintenance Fee:	None	\$0 for in-state residents \$12 for out-of-state residents
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$475,000</b> Accepts contributions for a given beneficiary until AL 529 account balances reach \$475,000.	<b>\$475,000</b> Accepts contributions for a given beneficiary until AL 529 account balances reach \$475,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	26 Individual-fund Portfolios 6 Multi-fund Portfolios	24 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	CollegeCounts Scholarship – Each year the Savings Board offers scholarships to Alabama high school seniors that will be attending an eligible Alabama educational institution. Please visit <a href="https://treasury.alabama.gov/collegecounts-scholarship/">https://treasury.alabama.gov/collegecounts-scholarship/</a> for details. With the CollegeCounts 529 Rewards Visa Card, you can earn 1.529% on your qualifying everyday purchases. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.	CollegeCounts Scholarship – Each year the Savings Board offers scholarships to Alabama high school seniors that will be attending an eligible Alabama educational institution. Please visit <a href="https://treasury.alabama.gov/collegecounts-scholarship/">https://treasury.alabama.gov/collegecounts-scholarship/</a> for details. With the CollegeCounts 529 Rewards Visa Card, you can earn 1.529% on your qualifying everyday purchases. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	None	None



## Alaska

	Alaska 529	John Hancock Freedom 529	T. Rowe Price College Savings Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.alaska529plan.com/index.html">https://www.alaska529plan.com/index.html</a>	<a href="https://www.jhinvestments.com/investments">https://www.jhinvestments.com/investments</a>	<a href="https://www.troweprice.com/personal-investing/troweprice-529/index.html">https://www.troweprice.com/personal-investing/troweprice-529/index.html</a>
Plan Telephone:	(866) 277-1005	(866) 222-7498	(800) 369-3641
State Agency:	Education Trust of Alaska	Education Trust of Alaska	Education Trust of Alaska
Program Manager:	T. Rowe Price Associates	T. Rowe Price Associates	T. Rowe Price Associates
Requires State Residency:	<b>No</b>	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Alaska.	<b>No</b> Not applicable. There is no personal income tax in Alaska.	<b>No</b> Not applicable. There is no personal income tax in Alaska.
State Tax Treatment of Qualified Distributions:	Not applicable. Alaska does not have a personal income tax.	Alaska does not have a personal income tax. Qualified distributions are exempt from state income taxes, where applicable.	Alaska does not have a personal income tax. Qualified distributions are exempt from state income taxes, where applicable.
K-12 Expenses Qualified?	Yes	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	<b>0.15% - 0.89%</b>	<b>0.54% - 2.25%</b> Class A: 0.54% - 1.5% Class C: 0.54% - 2.25% Class F: 0.54% - 1.25%	<b>0.18% - 0.89%</b>
Annual Maintenance Fee:	None	\$15	None
Enrollment Fee:	<b>No</b>	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$25	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$50	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$50
Maximum Total Contribution:	<b>\$475,000</b> Accepts contributions for a given beneficiary until AK 529 account balances reach \$475,000.	<b>\$475,000</b> Accepts contributions for a given beneficiary until AK 529 account balances reach \$475,000.	<b>\$475,000</b> Accepts contributions for a given beneficiary until AK 529 account balances reach \$475,000.
Age or Enrollment Investment Options:	Enrollment Based (8 Portfolios)	Enrollment Based (6 Portfolios)	Enrollment Based (8 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 2 Multi-fund Portfolios	8 Individual-fund Portfolios 8 Multi-fund Portfolios	4 Individual-fund Portfolios 2 Multi-fund Portfolios
Reward or Outside Scholarship Program:	Account holders and beneficiaries with an active account with the Plan for 2 or more years prior to enrollment may be eligible for resident tuition at the University of Alaska, regardless of the state they live in. Application fees at the University of Alaska are waived for Plan account holders and beneficiaries.	Account holders and beneficiaries with an active account with the Plan for 2 or more years prior to enrollment may be eligible for resident tuition at the University of Alaska, regardless of the state they live in. Application fees at the University of Alaska are waived for Plan participants.	Account holders and beneficiaries with an active account with the Plan for 2 or more years prior to enrollment may be eligible for resident tuition at the University of Alaska, regardless of the state they live in. Application fees at the University of Alaska are waived for account holders and beneficiaries.
Matching or Seed Program:	No. The Plan offers a tuition-value guarantee on earnings in the University of Alaska Portfolio when used toward tuition at the University of Alaska.	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No	No
Creditor Protection:	Alaska state law protects assets invested in the Plan from claims by creditors of the account holder and the beneficiary in most cases.	Alaska state law protects assets invested in the Plan from claims by creditors of the account holder and the beneficiary in most cases.	Alaska state law protects assets invested in the Plan from claims by creditors of the account holder and the beneficiary in most cases.



Arizona	Arizona Family College Savings Program	AZ529, Arizona's Education Savings Plan	Ivy InvestEd 529 Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.collegesavings.com/csbcms/529-Plans/Arizona-Residents">https://www.collegesavings.com/csbcms/529-Plans/Arizona-Residents</a>	<a href="https://www.fidelity.com/go/529-arizona/overview">https://www.fidelity.com/go/529-arizona/overview</a>	<a href="https://www.ivyinvestments.com/content/ivy-invested-529-plan-overview">https://www.ivyinvestments.com/content/ivy-invested-529-plan-overview</a>
Plan Telephone:	(800) 888-2723	(800) 972-2155	(800) 777-6472
State Agency:	Arizona Commission for Postsecondary Education	Arizona Commission for Postsecondary Education	Arizona Commission for Postsecondary Education
Program Manager:	College Savings Bank, a Division of NexBank	Fidelity Investments	Ivy Distributors, Inc.
Requires State Residency:	<b>No</b>	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Arizona allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Arizona, from their state income taxes. There is an annual deduction limit of \$2,000 per beneficiary for single taxpayers and \$4,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Arizona allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Arizona, from their state income taxes. There is an annual deduction limit of \$2,000 per beneficiary for single taxpayers and \$4,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Arizona allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Arizona, from their state income taxes. There is an annual deduction limit of \$2,000 per beneficiary for single taxpayers and \$4,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Arizona and non-Arizona 529 plans are exempt from Arizona state income taxes.	Qualified distributions from Arizona and non-Arizona 529 plans are exempt from Arizona state income taxes.	Qualified distributions from Arizona and non-Arizona 529 plans are exempt from Arizona state income taxes.
K-12 Expenses Qualified?	Yes	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Arizona residents, contributions to any state's 529 plan up to \$2,000 (\$4,000 if married, filing jointly) may be deductible.	For Arizona residents, contributions to any state's 529 plan up to \$2,000 (\$4,000 if married, filing jointly) may be deductible.	For Arizona residents, contributions to any state's 529 plan up to \$2,000 (\$4,000 if married, filing jointly) may be deductible.
Asset-Based Expense Ratio:	<b>0%</b>	<b>0.05% - 0.95%</b> Age-Based and Static Options: 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%	<b>0.49% - 1.31%</b> Class A: 0.49% - 1.31%
Annual Maintenance Fee:	None	None	\$20
Enrollment Fee:	<b>No</b>	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$25 Min. payroll deduction plan: \$25	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$519,000</b> Accepts contributions for a given beneficiary until AZ 529 account balances reach \$519,000.	<b>\$519,000</b> Accepts contributions for a given beneficiary until AZ 529 account balances reach \$519,000.	<b>\$519,000</b> Accepts contributions for a given beneficiary until AZ 529 account balances reach \$519,000.
Age or Enrollment Investment Options:		Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity Index Funds Age-Based Fidelity-Blend Portfolios (8 Portfolios)	Age-Based Option (10 Portfolios)
Static Investment Options:		6 Individual-fund Portfolios 6 Multi-fund Portfolios	19 Individual-fund Portfolios 10 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes	Yes
Creditor Protection:	None	None	None

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Arkansas

	Arkansas Brighter Future Direct Plan	Brighter Future Advisor Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.arkansas529.org/">https://www.arkansas529.org/</a>	<a href="https://brighterfutureadvisor529.com/home.html">https://brighterfutureadvisor529.com/home.html</a>
Plan Telephone:	(800) 587-7301	(888) 529-9552
State Agency:	The Arkansas 529 Plan Review Committee, composed of the Director of the Department of Higher Education, the Executive Director of the Arkansas Teacher Retirement System, and the Arkansas State Treasurer	The Arkansas 529 Plan Review Committee, composed of the Director of the Department of Higher Education, the Executive Director of the Arkansas Teacher Retirement System, and the Arkansas State Treasurer
Program Manager:	Ascensus Broker Dealer Services, LLC	Ascensus Broker Dealer Services
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Arkansas allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Arkansas, from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 4 years. Contributions to a non-Arkansas plan of up to \$3,000 per year by an individual, and up to \$6,000 per year by a married couple filing jointly, are deductible.	<b>Yes</b> Arkansas allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Arkansas, from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 4 years. Contributions to a non-Arkansas plan of up to \$3,000 per year by an individual, and up to \$6,000 per year by a married couple filing jointly, are deductible.
State Tax Treatment of Qualified Distributions:	For Arkansas residents, qualified distributions from Arkansas and non-Arkansas 529 plans are exempt from state income taxes.	For Arkansas residents, qualified distributions from Arkansas and non-Arkansas 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.39% - 0.53%</b> Age-Based and Static Options: 0.53% Savings Portfolio: 0.39%	<b>0.35% - 1.38%</b> Class A: 0.63% - 1.08% Class F: 0.38% - 0.83% Class L: 0.85% - 1.38% Savings Portfolio: 0.35%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	\$10
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$5	<b>Yes</b> Minimum initial: \$500 Minimum subsequent: \$50 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until AR 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until AR 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)	Years-of-Enrollment (7 Portfolios)
Static Investment Options:	5 Individual-fund Portfolios 2 Multi-fund Portfolios	18 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?		
Creditor Protection:	Federal bankruptcy law excludes from property of the debtor's bankruptcy estate certain assets that have been contributed to a 529 Plan account. However, bankruptcy protection in this respect is limited and has certain conditions.	Under Arkansas law, an account in the Arkansas 529 plan, or any legal or beneficial interest in an account, shall not be subject to attachment, levy, or execution by any creditor of an account owner or designated beneficiary.



## California

Scholarshare 529	
Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.scholarshare529.com/">https://www.scholarshare529.com/</a>
Plan Telephone:	(800) 544-5248
State Agency:	The ScholarShare Investment Board (SIB) chaired by the State Treasurer
Program Manager:	TIAA-CREF Tuition Financing, Inc. (TFI)
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>No</b> None
State Tax Treatment of Qualified Distributions:	Qualified distributions from California and non-California 529 plans are exempt from California state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0% - 0.46%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b> None
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$529,000</b> Accepts contributions for a given beneficiary until CA 529 account balances reach \$529,000.
Age or Enrollment Investment Options:	Active Enrollment Year (10 Portfolios) Passive Enrollment Year (10 Portfolios) ESG Enrollment Year (10 Portfolios)
Static Investment Options:	5 Individual-fund Portfolios 8 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	Yes The 2021 Matching Grant Program offers a dollar-for-dollar match contribution of up to \$200 on new accounts. Families that establish a monthly automatic contribution plan of \$25 or more are eligible for a \$25 bonus. Eligible parents/guardians must be California residents at enrollment, have a valid social security number or a federal tax ID number, and have a household adjusted gross annual income of \$75,000 or less. Beneficiary must be 14 years of age or younger as of 12/31/2021.
Does State Exclude 529 \$\$ for Financial Aid?	No, but California excludes 529 plans when considering eligibility for Medi-Cal.
Creditor Protection:	None



## Colorado

	CollegeInvest Direct Portfolio College Savings Plan	CollegeInvest Smart Choice College Savings Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.collegeinvest.org/529-savings-plans/direct-portfolio/">https://www.collegeinvest.org/529-savings-plans/direct-portfolio/</a>	<a href="https://www.collegeinvest.org/529-savings-plans/smart-choice/">https://www.collegeinvest.org/529-savings-plans/smart-choice/</a>
Plan Telephone:	(800) 997-4295	(800) 964-3444
State Agency:	CollegelInvest, CO Dept of Higher Education	CollegelInvest, CO Dept of Higher Education
Program Manager:	The Vanguard Group	FirstBank Holding Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Colorado allows state residents to deduct annual contributions they make to any Colorado 529 Plan from their state income taxes. There is an annual deduction limit of \$20,000 per beneficiary for single taxpayers and \$30,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Colorado allows state residents to deduct annual contributions they make to any Colorado 529 Plan from their state income taxes. There is an annual deduction limit of \$20,000 per beneficiary for single taxpayers and \$30,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Colorado and non-Colorado 529 plans are exempt from Colorado state income taxes.	Qualified distributions from Colorado and non-Colorado 529 plans are exempt from Colorado state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.31%</b>	<b>0%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$15 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Conservative (9 Portfolios) Age-Based Moderate (9 Portfolios)	
Static Investment Options:	3 Individual-fund Portfolios 5 Multi-fund Portfolios	0 Individual-fund Portfolios 0 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	<b>Yes.</b> First Step, a kickstarter savings program gives every child born or adopted in the State of Colorado, beginning on January 1, 2020, a \$100 contribution to their CollegelInvest 529 college savings account. Also, the Matching Grant Program provides a dollar-for-dollar match of up to \$400 in contributions for lower- to middle-income Colorado residents to accounts with an eligible beneficiary. The CollegelInvest 529 Scholarship provides a \$2,000 scholarship to any full-time student who is a Colorado resident, has maintained or has had a parent/guardian maintain a CollegelInvest account for at least two years, and can substantiate an expected family contribution (EFC) between \$5,000 and \$25,000.	<b>Yes.</b> First Step, a kickstarter savings program gives every child born or adopted in the State of Colorado, beginning on January 1, 2020, a \$100 contribution to their CollegelInvest 529 college savings account. Also, the Matching Grant Program provides a dollar-for-dollar match of up to \$400 in contributions for lower- to middle-income Colorado residents to accounts with an eligible beneficiary. The CollegelInvest 529 Scholarship provides a \$2,000 scholarship to any full-time student who is a Colorado resident, has maintained or has had a parent/guardian maintain a CollegelInvest account for at least two years, and can substantiate an expected family contribution (EFC) between \$5,000 and \$25,000.
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under Colorado law, moneys credited to or expended from the Colorado savings trust fund by or on behalf of an account owner, depositor, or designated beneficiary of a savings contract are exempt from all claims of creditors of the account owner, depositor, and designated beneficiary.	Under Colorado law, moneys credited to or expended from the Colorado savings trust fund by or on behalf of an account owner, depositor, or designated beneficiary of a savings contract are exempt from all claims of creditors of the account owner, depositor, and designated beneficiary.



Colorado (continued)

	Scholars Choice Education Savings Plan	Stable Value Plus College Savings Plan
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.collegeinvest.org/529-savings-plans/scholars-choice/">https://www.collegeinvest.org/529-savings-plans/scholars-choice/</a>	<a href="https://www.collegeinvest.org/529-savings-plans/stable-value-plus/">https://www.collegeinvest.org/529-savings-plans/stable-value-plus/</a>
Plan Telephone:	(888) 572-4652	(888) 572-4652
State Agency:	CollegelInvest, a division of the Colorado Department of Higher Education	CollegelInvest, a division of the Colorado Department of Higher Education
Program Manager:	TIAA-CREF Tuition Financing, Inc.	Nationwide Mutual Insurance Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Colorado allows state residents to deduct annual contributions they make to any Colorado 529 Plan from their state income taxes. There is an annual deduction limit of \$20,000 per beneficiary for single taxpayers and \$30,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Colorado allows state residents to deduct annual contributions they make to any Colorado 529 Plan from their state income taxes. There is an annual deduction limit of \$20,000 per beneficiary for single taxpayers and \$30,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Colorado and non-Colorado 529 plans are exempt from Colorado state income taxes.	Qualified distributions from Colorado and non-Colorado 529 plans are exempt from Colorado state income taxes.
K-12 Expenses Qualified?	No	No
K-12 Tax Benefit/Tax Deduction	None	None
Asset-Based Expense Ratio:	<b>0.26% - 1.71%</b> Class A: 0.51% - 1.21% Class C: 1.01% - 1.71% Class I: 0.26% - 0.96% Money Market Option: 0.34%	<b>0.71% - 0.99%</b>
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.
Age or Enrollment Options:	Enrollment Year Option (10 Portfolios)	
Static Investment Options:	14 Individual-fund Portfolios 4 Multi-fund Portfolios	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	Yes. First Step, a kickstarter savings program gives every child born or adopted in the State of Colorado, beginning on January 1, 2020, a \$100 contribution to their CollegelInvest 529 college savings account. Also, the Matching Grant Program provides a dollar-for-dollar match of up to \$400 in contributions for lower-to middle-income Colorado residents to accounts with an eligible beneficiary. The CollegelInvest 529 Scholarship provides a \$2,000 scholarship to any full-time student who is a Colorado resident, has maintained or has had a parent/guardian maintain a CollegelInvest account for at least two years, and can substantiate an expected family contribution (EFC) between \$5,000 and \$25,000.
Exclude 529 \$ for Financial Aid?	No	No
Creditor Protection:	Under Colorado law, moneys credited to or expended from the Colorado savings trust fund by or on behalf of an account owner, depositor, or designated beneficiary of a savings contract are exempt from all claims of creditors of the account owner, depositor, and designated beneficiary.	Under Colorado law, moneys credited to or expended from the Colorado savings trust fund by or on behalf of an account owner, depositor, or designated beneficiary of a savings contract are exempt from all claims of creditors of the account owner, depositor, and designated beneficiary.

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Connecticut

	<b>CHET 529 College Savings Plan - Advisor Plan</b>	<b>Connecticut Higher Education Trust (CHET)</b>
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://institutional.fidelity.com/app/item/RD_9894866/chet-advisor-529-plan.html">https://institutional.fidelity.com/app/item/RD_9894866/chet-advisor-529-plan.html</a>	<a href="https://www.fidelity.com/529-plans/connecticut">https://www.fidelity.com/529-plans/connecticut</a>
Plan Telephone:	(877) 208-0098	(888) 799-2438
State Agency:	Connecticut State Treasurer	Connecticut State Treasurer
Program Manager:	Fidelity Investments	Fidelity Investments
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Connecticut allows state residents to deduct annual contributions they make to any Connecticut 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 per beneficiary for single taxpayers and \$10,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 5 years.	<b>Yes</b> Connecticut allows state residents to deduct annual contributions they make to any Connecticut 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 per beneficiary for single taxpayers and \$10,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 5 years.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Connecticut and non-Connecticut 529 plans are exempt from Connecticut state income taxes.	Qualified distributions from Connecticut and non-Connecticut 529 plans are exempt from Connecticut state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.25% - 2.1%</b> Class A: 0.4% - 1.35% Class C: 1.25% - 2.1% Class I: 0.25% - 1.1% Class P: 1% - 1.85%	<b>0.05% - 0.95%</b> Age-Based and Static Options : 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum subsequent: \$50 Min. payroll deduction plan: \$50	<b>None</b> Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$300,000</b> Accepts contributions for a given beneficiary until CT 529 account balances reach \$300,000.	<b>\$300,000</b> Accepts contributions for a given beneficiary until CT 529 account balances reach \$300,000.
Age or Enrollment Investment Options:	Asset Based (8 Portfolios)	Age-Based Fidelity-Blend Funds (8 Portfolios) Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity Index Portfolios (8 Portfolios)
Static Investment Options:	16 Individual-fund Portfolios 2 Multi-fund Portfolios	6 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	Yes	No. The CHET Baby Scholars program provides \$100 to families that open a 529 college savings account by their child's first birthday or within the first year after an adoption. Families that save an additional \$150 in the first four years will receive a state match of \$150, for a total of \$250 in state funds.
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	None	None



## Delaware

DE529 Education Savings Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.fidelity.com/go/529-delaware/overview">https://www.fidelity.com/go/529-delaware/overview</a>
Plan Telephone:	(800) 544-1655
State Agency:	Delaware Plans Management Board
Program Manager:	Fidelity Investments
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>No</b> None
State Tax Treatment of Qualified Distributions:	For Delaware residents, qualified distributions from Delaware and non-Delaware 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.05% - 0.95%</b> Age-Based and Static Options: 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$350,000</b> Accepts contributions for a given beneficiary until DE 529 account balances reach \$350,000.
Age or Enrollment Investment Options:	Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity Index Funds (8 Portfolios) Age-Based Fidelity-Blend Portfolios (8 Portfolios)
Static Investment Options:	6 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. The online college gifting service allows friends and family to send gifts directly to your 529. Giftors do not need to have a Fidelity account. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	None



## District of Columbia

## DC College Savings Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.dccollegesavings.com/">https://www.dccollegesavings.com/</a>
Plan Telephone:	(800) 987-4859
State Agency:	District of Columbia Office of the Chief Financial Officer, Office of Finance and Treasury
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> District of Columbia allows state residents to deduct annual contributions they make to any District of Columbia 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 for single taxpayers and \$8,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 5 years. The deduction is per taxpayer, not per beneficiary nor per account.
State Tax Treatment of Qualified Distributions:	For DC residents, qualified distributions from DC and non-DC 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.15% - 0.74%</b> Age-Based and Static Options: 0.31% - 0.74% Principal Protected Portfolio: 0.15%
Annual Maintenance Fee:	\$10 for in-state residents \$15 for out-of-state residents
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until DC 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (8 Portfolios)
Static Investment Options:	9 Individual-fund Portfolios 0 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	None



## Florida

	Florida 529 Prepaid Plan	Florida 529 Savings Plan
Plan Type(s):	<b>Prepaid</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.myfloridaprepaid.com/">https://www.myfloridaprepaid.com/</a>	<a href="https://www.myfloridaprepaid.com/savings-plan/">https://www.myfloridaprepaid.com/savings-plan/</a>
Plan Telephone:	(800) 552-4723	(800) 552-4723
State Agency:	Florida Prepaid College Board	Florida Prepaid College Board
Program Manager:	Florida Prepaid College Board	Florida Prepaid College Board
Requires State Residency:	<b>Yes</b> The beneficiary or the parent/guardian must have been a Florida resident for 12 months prior to enrollment. The beneficiary must be within the age/grade requirements for the selected plan.	<b>Yes</b> The beneficiary or the parent/guardian must have been a Florida resident for 12 months prior to enrollment.
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Florida.	<b>No</b> Not applicable. There is no personal income tax in Florida.
State Tax Treatment of Qualified Distributions:	Not applicable. Florida does not have a personal income tax.	Not applicable. Florida does not have a personal income tax.
K-12 Expenses Qualified?	No	Yes
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Florida does not have a personal income tax.	K-12 expenses are qualified higher education expenses to the extent allowed by federal law. A 529 state tax deduction is not applicable since Florida does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0%</b>	<b>0.02% - 0.77%</b>
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	Up to \$50 <b>Yes</b> Minimum initial: \$50 Minimum subsequent: \$50 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$418,000</b> Accepts contributions for a given beneficiary until FL 529 account balances reach \$418,000.	<b>\$418,000</b> Accepts contributions for a given beneficiary until FL 529 account balances reach \$418,000.
Age or Enrollment Investment Options:		Age-Based/Years to Enrollment (16 Portfolios)
Static Investment Options:		15 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	Not applicable.	Not applicable.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes. Florida Prepaid Plans are not considered when determining eligibility for state financial aid programs.	Yes. Florida 529 Savings Plans are not considered when determining eligibility for state financial aid programs.
Creditor Protection:	Yes. Florida 529 College Savings Plans are protected from creditors by Florida Statute 222.22.	Yes. Florida 529 College Savings Plans are protected from creditors by Florida Statute 222.22.



## Georgia

## Path2College 529 Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.path2college529.com/">https://www.path2college529.com/</a>
Plan Telephone:	(877) 424-4377
State Agency:	The Board of Directors of the Georgia Higher Education Savings Plan
Program Manager:	TIAA-CREF Tuition Financing
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Georgia allows state residents to deduct annual contributions they make to any Georgia 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 per beneficiary for single taxpayers and \$8,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Georgia and non-Georgia 529 plans are exempt from Georgia state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	See above State Tax Deduction for annual deduction limits for contributions to the Path2College 529 Plan.
Asset-Based Expense Ratio:	<b>0% - 0.12%</b> Enrollment Year Portfolios: 0.06% - 0.1% Principal Plus Interest Portfolio: 0% Static Investment Portfolios: 0.08% - 0.12%
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$235,000</b> Accepts contributions for a given beneficiary until GA 529 account balances reach \$235,000.
Age or Enrollment Investment Options:	Managed Enrollment Year (10 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	N/A
Creditor Protection:	None



## Hawaii

## Hawaii's College Savings Program

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.hi529.com/">https://www.hi529.com/</a>
Plan Telephone:	(866) 529-3343
State Agency:	Hawaii Department of Budget and Finance and its Director of Finance
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC with The Vanguard Group, Inc. as Investment Manager
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>No</b> None
State Tax Treatment of Qualified Distributions:	Qualified distributions from Hawaii and non-Hawaii 529 plans are exempt from Hawaii state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.59% - 0.66%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$15 Minimum subsequent: \$15 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$305,000</b> Accepts contributions for a given beneficiary until HI 529 account balances reach \$305,000.
Age or Enrollment Investment Options:	Age-Based Option (8 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	None



## Idaho

Idaho College Savings Program (IDEAL)	
Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.idsave.org/home.html">https://www.idsave.org/home.html</a>
Plan Telephone:	(866) 433-2533
State Agency:	Idaho College Savings Program Board
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Idaho allows state residents to deduct annual contributions they make to any Idaho 529 Plan from their state income taxes. There is an annual deduction limit of \$6,000 per beneficiary for single taxpayers and \$12,000 per beneficiary for taxpayers filing married/jointly. Employer's contributing directly to their employees' accounts can take a 20% tax credit for their contributions. Credit is capped at \$500 per employee annually.
State Tax Treatment of Qualified Distributions:	For Idaho residents, qualified distributions from Idaho and non-Idaho 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Idaho residents, contributions to an Idaho 529 plan up to \$6,000 (\$12,000 if married, filing jointly) may be deductible.
Asset-Based Expense Ratio:	<b>0.34% - 0.36%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until ID 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (8 Portfolios) Age-Based Moderate (8 Portfolios) Age-Based Conservative (8 Portfolios)
Static Investment Options:	1 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	IDeal 529 funds are exempted from the asset determination for the SNAP or food assistance program.
Creditor Protection:	Under Idaho law, any rights accruing on account of money paid into the Idaho 529 plan are exempt from execution, attachment, garnishment, seizure, or other levy by or under any legal process, with exceptions for certain child support claims and other court orders.



Illinois

	Bright Directions Advisor-Guided 529 College Savings	Bright Start College Savings Program
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.brightdirections.com/">https://www.brightdirections.com/</a>	<a href="https://www.brightstart.com/">https://www.brightstart.com/</a>
Plan Telephone:	(866) 722-7283	(877) 432-7444
State Agency:	Illinois State Treasurer	Illinois State Treasurer
Program Manager:	Union Bank and Trust Company	Union Bank and Trust Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Illinois allows state residents to deduct annual contributions they make to any Illinois 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 per beneficiary for single taxpayers and \$20,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Illinois allows state residents to deduct annual contributions they make to any Illinois 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 per beneficiary for single taxpayers and \$20,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Illinois residents, qualified distributions from Illinois plans are exempt from state income taxes.	For Illinois residents, qualified distributions from Illinois plans are exempt from state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	None	None
Annual Maintenance Fee:	<b>0.14% - 1.56%</b> Class A: 0.14% - 1.31% Class C: 0.14% - 1.56% Class E: 0.14% - 1.31% Class F: 0.14% - 1.06% Class G: 0.14% - 1.31% Class H: 0.14% - 1.06%	<b>0.095% - 0.625%</b>
Enrollment Fee:	None	None
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Conservative (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Aggressive (9 Portfolios)	Age-Based Index Option Conservative (9) Age-Based Index Option Moderate (9) Age-Based Index Option Aggressive (9) Age-Based Multi-Firm Option Conservative--Blend of passive and actively-managed (9) Age-Based Multi-Firm Option Moderate--Blend of passive and actively-managed (9) Age-Based Multi-Firm Option Aggressive--Blend of passive and actively-managed (9)
Static Investment Options:	47 Individual-fund Portfolios 7 Multi-fund Portfolios	16 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	With the Bright Directions 529 Rewards Visa, you'll earn 1.529% back on purchases.	With the Bright Directions 529 Rewards Visa, you'll earn 1.529% back on purchases.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under Illinois law, monies held in an Illinois 529 account shall be exempt from all claims of the creditors of the participant, donor, or designated beneficiary of that account, except for certain fraudulent conveyances, for contributions during the 365 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion, and for contributions during the 730 to 366 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion.	Under Illinois law, monies held in an Illinois 529 account shall be exempt from all claims of the creditors of the participant, donor, or designated beneficiary of that account, except for certain fraudulent conveyances, for contributions during the 365 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion, and for contributions during the 730 to 366 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion.

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Illinois (continued)

## College Illinois! 529 Prepaid Tuition Program

Plan Type(s):	<b>Prepaid</b>
Plan Website:	<a href="https://www.collegeillinois.org/index.html">https://www.collegeillinois.org/index.html</a>
Plan Telephone:	(877) 877-3724
State Agency:	Illinois State Treasurer
Program Manager:	Illinois Student Assistance Commission
Requires State Residency:	<b>Yes</b> The account owes or the beneficiary must be an Illinois resident for a minimum of 12 months prior to application.
Has State Tax Deduction?	<b>Yes</b> Illinois allows state residents to deduct annual contributions they make to any Illinois 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 per beneficiary for single taxpayers and \$20,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Illinois residents, qualified distributions from Illinois plans are exempt from state income taxes. Qualified distributions from a non-Illinois plan are exempt provided the plan meets certain disclosure requirements.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	
Static Investment Options:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No.
Creditor Protection:	Under Illinois law, monies held in an Illinois 529 account shall be exempt from all claims of the creditors of the participant, donor, or designated beneficiary of that account, except for certain fraudulent conveyances, for contributions during the 365 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion, and for contributions during the 730 to 366 day period prior to filing for bankruptcy that in the aggregate are in excess of the amount of the annual gift tax exclusion.



Indiana

	CollegeChoice 529 Direct College Savings Plan	CollegeChoice Advisor 529 Savings Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.collegechoicedirect.com/home.html">https://www.collegechoicedirect.com/home.html</a>	<a href="https://www.collegechoiceadvisor529.com/">https://www.collegechoiceadvisor529.com/</a>
Plan Telephone:	(866) 485-9415	(866) 485-9413
State Agency:	Indiana Education Savings Authority (IESA)	Indiana Education Savings Authority (IESA)
Program Manager:	Ascensus Broker Dealer Services, LLC	Ascensus Broker Dealer Services, LLC
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Indiana allows state residents to take a tax credit on annual contributions they make to any Indiana 529 Plan from their state income taxes. There is an annual tax credit limit of 20% on up to \$5,000 for single taxpayers and 20% on up to \$5,000 for taxpayers filing married/jointly. Indiana taxpayers can get a state income tax credit equal to 20% of their contributions to an Indiana 529 account, amounting to up to \$1,000 per year (\$500 for married filing separately).	<b>Yes</b> Indiana allows state residents to take a tax credit on annual contributions they make to any Indiana 529 Plan from their state income taxes. There is an annual tax credit limit of 20% on up to \$5,000 for single taxpayers and 20% on up to \$5,000 for taxpayers filing married/jointly. Indiana taxpayers can get a state income tax credit equal to 20% of their contributions to an Indiana 529 account, amounting to up to \$1,000 per year (\$500 for married filing separately).
State Tax Treatment of Qualified Distributions:	For Indiana residents, qualified distributions from Indiana and non-Indiana 529 plans are exempt from state income taxes.	For Indiana residents, qualified distributions from Indiana and non-Indiana 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	A 20% Indiana state income tax credit up to a maximum of \$1000 (\$500 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses, is available for contributions to an Account that will be used to pay for Indiana K-12 Tuition.	A 20% Indiana state income tax credit up to a maximum of \$1000 (\$500 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses, is available for contributions to an Account that will be used to pay for Indiana K-12 Tuition.
Asset-Based Expense Ratio:	<b>0.14% - 0.64%</b>	<b>0.31% - 2.15%</b> Capital Preservation Portfolio: 0.31% Class A: 0.66% - 1.4% Class C: 1.41% - 2.15% Class I: 0.41% - 1.15% Savings Portfolio: 0.31%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$10 Minimum subsequent: \$10 Min. payroll deduction plan: \$10	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$450,000</b> Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.	<b>\$450,000</b> Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.
Age or Enrollment Options:	Years of Enrollment (7 Portfolios)	Year-of-Enrollment Option (8 Portfolios)
Static Investment Options:	8 Individual-fund Portfolios 1 Multi-fund Portfolios	14 Individual-fund Portfolios 0 Multi-fund Portfolios
Reward or Outside Scholarship Program:	By telling a friend about CollegeChoice 529, both the account owner and the prospect are eligible to receive a \$20 account contribution. The Upromise Rewards program can be linked to any 529 college savings plan. Rewards are automatically deposited as contributions to the account owner's CollegeChoice Advisor 529 account when they reach \$50 in rewards.	The Upromise Rewards program can be linked to any 529 college savings plan. Rewards are automatically deposited as contributions to the account owner's CollegeChoice Advisor 529 account when they reach \$50 in rewards. Contributions from Upromise to a CollegeChoice 529 account do not count towards the state tax credit.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes. CollegeChoice 529 Direct accounts are not considered when determining eligibility for state financial aid programs in Indiana.	Yes. CollegeChoice Advisor 529 accounts are not considered when determining eligibility for state financial aid programs in Indiana.
Creditor Protection:	Federal bankruptcy law permits a debtor to exempt certain specified assets from liability even though the assets are property of the debtor's estate.	Federal bankruptcy law permits a debtor to exempt certain specified assets from liability even though the assets are property of the debtor's estate.

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Indiana (continued)

## CollegeChoice CD 529 Savings Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.collegechoicecd.com/csbcms">https://www.collegechoicecd.com/csbcms</a>
Plan Telephone:	(888) 913-2885
State Agency:	Indiana Education Savings Authority (IESA)
Program Manager:	College Savings Bank, a Division of NexBank
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Indiana allows state residents to take a tax credit on annual contributions they make to any Indiana 529 Plan from their state income taxes. There is an annual tax credit limit of 20% on up to \$5,000 for single taxpayers and 20% on up to \$5,000 for taxpayers filing married/jointly. Indiana taxpayers can get a state income tax credit equal to 20% of their contributions to an Indiana 529 account, amounting to up to \$1,000 per year (\$500 for married filing separately).
State Tax Treatment of Qualified Distributions:	For Indiana residents, qualified distributions from Indiana and non-Indiana 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	<b>Yes</b>
Annual Tax Benefit/Tax Deduction For K-12	A 20% Indiana state income tax credit up to a maximum of \$1000 (\$500 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses, is available for contributions to an Account that will be used to pay for Indiana K-12 Tuition. A distribution for K-12 Tuition for a school outside of Indiana may be subject to recapture of the state tax credit.
Asset-Based Expense Ratio:	<b>0%</b>
Annual Maintenance Fee:	<b>None</b>
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$25 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$450,000</b> Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.
Age or Enrollment Investment Options:	
Static Investment Options:	1 Individual-fund Portfolios 0 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan. Rewards are automatically deposited as contributions to the account owner's CollegeChoice Advisor 529 account when they reach \$50 in rewards. Contributions from Upromise to a CollegeChoice 529 account do not count towards the state tax credit.
Matching or Seed Program:	<b>No</b>
Does State Exclude 529 \$\$ for Financial Aid?	
Creditor Protection:	<b>None</b>



Iowa

College Savings Iowa

IAdvisor 529 Plan

Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.collegesavingsiowa.com/">https://www.collegesavingsiowa.com/</a>	<a href="https://529ia.voya.com/">https://529ia.voya.com/</a>
Plan Telephone:	(888) 672-9116	(800) 774-5127
State Agency:	Iowa State Treasurer's Office	Iowa State Treasurer's Office
Program Manager:	State Treasurer of Iowa, Ascensus College Savings, and The Vanguard Group	Voya Investment Management
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Iowa allows state residents to deduct annual contributions they make to any Iowa 529 Plan from their state income taxes. There is an annual deduction limit of \$3,522 per beneficiary for single taxpayers and \$7,044 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Iowa allows state residents to deduct annual contributions they make to any Iowa 529 Plan from their state income taxes. There is an annual deduction limit of \$3,522 per beneficiary for single taxpayers and \$7,044 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Iowa residents, qualified distributions from Iowa and non-Iowa 529 plans are exempt from state income taxes.	For Iowa residents, qualified distributions from Iowa and non-Iowa 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Iowa tax purposes, K-12 tuition is a qualified expense if the beneficiary attends an elementary or secondary school in Iowa. Read the program description for additional restrictions. If the beneficiary meets the definition of "children requiring special education" under Iowa code Section 256B.2, then the assets may be used to pay for K-12 tuition at an out-of-state elementary or secondary school. Iowa allows state residents to deduct annual contributions they make to any Iowa 529 Plan from their state income taxes. There is an annual deduction limit of \$3,522 per beneficiary for single taxpayers and \$7,044 per beneficiary for taxpayers filing married/jointly.	For Iowa tax purposes, K-12 tuition is a qualified expense if the beneficiary attends an elementary or secondary school in Iowa. Read the program description for additional restrictions. If the beneficiary meets the definition of "children requiring special education" under Iowa code Section 256B.2, then the assets may be used to pay for K-12 tuition at an out-of-state elementary or secondary school. Iowa allows state residents to deduct annual contributions they make to any Iowa 529 Plan from their state income taxes. There is an annual deduction limit of \$3,522 per beneficiary for single taxpayers and \$7,044 per beneficiary for taxpayers filing married/jointly.
Asset-Based Expense Ratio:	<b>0.18%</b>	<b>0.83% - 2.26%</b> Class A: 0.83% - 1.51% Class C: 0.9% - 2.26%
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$420,000</b> Accepts contributions for a given beneficiary until IA 529 account balances reach \$420,000.	<b>\$420,000</b> Accepts contributions for a given beneficiary until IA 529 account balances reach \$420,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios) Age-Based Growth (9 Portfolios)	Age-Based Options (5 Portfolios)
Static Investment Options:	5 Individual-fund Portfolios 10 Multi-fund Portfolios	12 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?		
Creditor Protection:	None	



## Kansas

	Learning Quest 529 Education Savings Program	Learning Quest Advisor
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.learningquest.com/home.html">https://www.learningquest.com/home.html</a>	<a href="https://www.learningquest.com/home/resources/resources.html#collapsefin">https://www.learningquest.com/home/resources/resources.html#collapsefin</a>
Plan Telephone:	(800) 579-2203	(877) 882-6236
State Agency:	Kansas State Treasurer	Kansas State Treasurer
Program Manager:	American Century Investment Management	American Century Investment Management
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Kansas allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Kansas, from their state income taxes. There is an annual deduction limit of \$3,000 per beneficiary for single taxpayers and \$6,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Kansas allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Kansas, from their state income taxes. There is an annual deduction limit of \$3,000 per beneficiary for single taxpayers and \$6,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Kansas residents, qualified distributions from Kansas and non-Kansas 529 plans are exempt from state income taxes.	For Kansas residents, qualified distributions from Kansas and non-Kansas 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Kansas residents, contributions to any state's 529 plan up to \$3,000 (\$6,000 if married, filing jointly) may be deductible.	For Kansas residents, contributions to any state's 529 plan up to \$3,000 (\$6,000 if married, filing jointly) may be deductible
Asset-Based Expense Ratio:	<b>0.1% - 0.71%</b>	<b>0.35% - 2.48%</b> Class A: 0.35% - 1.73% Class C: 0.85% - 2.48%
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$450,000</b> Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.	<b>\$450,000</b> Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (8 Portfolios) Age-Based Moderate (8 Portfolios) Age-Based Conservative (8 Portfolios) Age-Based Index (8 Portfolios)	Age-Based Aggressive (8 Portfolios) Age-Based Moderate (8 Portfolios) Age-Based Conservative (8 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 9 Multi-fund Portfolios	12 Individual-fund Portfolios 8 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	
Creditor Protection:	Under Kansas law, an account in a Kansas 529 plan owned by a Kansas resident for a beneficiary who is a lineal descendant is exempt from creditor claims depending upon when the assets were contributed to the account.	Under Kansas law, an account in a Kansas 529 plan owned by a Kansas resident for a beneficiary who is a lineal descendant is exempt from creditor claims depending upon when the assets were contributed to the account.



## Kansas (continued)

## Schwab 529 College Savings Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.schwab.com/public/schwab/investing/accounts_products/accounts/college_savings/learning_quest.html">https://www.schwab.com/public/schwab/investing/accounts_products/accounts/college_savings/learning_quest.html</a>
Plan Telephone:	(888) 903-3863
State Agency:	Kansas State Treasurer
Program Manager:	American Century Investment Management
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Kansas allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Kansas, from their state income taxes. There is an annual deduction limit of \$3,000 per beneficiary for single taxpayers and \$6,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Kansas residents, qualified distributions from Kansas and non-Kansas 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Kansas residents, contributions to any state's 529 plan up to \$3,000 (\$6,000 if married, filing jointly) may be deductible.
Asset-Based Expense Ratio:	<b>0.25% - 0.93%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$25 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$450,000</b> Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (8 Portfolios) Age-Based Moderate (8 Portfolios) Age-Based Conservative (8 Portfolios)
Static Investment Options:	0 Individual-fund Portfolios 8 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	Under Kansas law, an account in a Kansas 529 plan owned by a Kansas resident for a beneficiary who is a lineal descendant is exempt from creditor claims depending upon when the assets were contributed to the account.



## Kentucky

## KY Saves 529

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.kysaves.com/">https://www.kysaves.com/</a>
Plan Telephone:	(877) 598-7878
State Agency:	Kentucky Higher Education Assistance Authority
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>No</b> None
State Tax Treatment of Qualified Distributions:	For Kentucky residents, qualified distributions from Kentucky and non-Kentucky 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0% - 0.81%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$350,000</b> Accepts contributions for a given beneficiary until KY 529 account balances reach \$350,000.
Age or Enrollment Investment Options:	Years of Enrollment Investment Option (8 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes, Account assets are not included when determining Kentucky needs-based aid for Kentucky residents.
Creditor Protection:	Under Kentucky law, contributions and earnings in this Kentucky 529 plan are exempt from levy of execution, garnishment, distress for rent, or fee bill by a creditor of the account owner or beneficiary.



## Louisiana

### START Saving Program

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.startsaving.la.gov/">https://www.startsaving.la.gov/</a>
Plan Telephone:	(800) 259-5626
State Agency:	Louisiana Tuition Trust Authority
Program Manager:	Louisiana State Treasurer
Requires State Residency:	<b>Yes</b> The account owner or beneficiary must be a Louisiana resident at the time of program enrollment.
Has State Tax Deduction?	<b>Yes</b> Louisiana allows state residents to deduct annual contributions they make to any Louisiana 529 Plan from their state income taxes. There is an annual deduction limit of \$2,400 per beneficiary for single taxpayers and \$4,800 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Louisiana residents, qualified distributions from Louisiana and non-Louisiana 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.04% - 0.14%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$10 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until LA 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Moderate (4 Portfolios) Age-Based Growth (4 Portfolios) Age-Based Aggressive (4 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No The state of Louisiana provides an earnings enhancement of to 2% to 14% (based on income) of a Louisiana participant's contributions when the account is used for qualifying expenses.
Does State Exclude 529 \$\$ for Financial Aid?	
Creditor Protection:	Under Louisiana law, the right of a beneficiary to the assets of an account in the Louisiana 529 plan is not subject to collation, execution, garnishment, attachment, the operation of bankruptcy or insolvency laws or other process of law.



## Maine

	NextGen 529™--Client Direct Series	NextGen 529™--Client Select Series
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.nextgenforme.com/">https://www.nextgenforme.com/</a>	<a href="https://www.nextgenforme.com/why-nextgen/">https://www.nextgenforme.com/why-nextgen/</a>
Plan Telephone:	(877) 463-9843	(800) 228-3734
State Agency:	Finance Authority of Maine (FAME)	Finance Authority of Maine (FAME)
Program Manager:	Sumday Administration, LLC	Sumday Administration, LLC
Requires State Residency?	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>No</b> None	<b>No</b> None
State Tax Treatment of Qualified Distributions:	For Maine residents, qualified distributions from Maine and non-Maine 529 plans are exempt from state income taxes.	For Maine residents, qualified distributions from Maine and non-Maine 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0% - 0.51%</b>	<b>0% - 2%</b> Class A: 0% - 1.25% Class C: 0% - 2%
Annual Maintenance Fee:	None	\$50
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$520,000</b>	<b>\$520,000</b>
Age or Enrollment Investment Options:	Accepts contributions for a given beneficiary until ME 529 account balances reach \$520,000. BlackRock Age-Based Diversified Portfolios (10 Portfolios) iShares Age-Based Diversified Portfolios (10 Portfolios)	Accepts contributions for a given beneficiary until ME 529 account balances reach \$520,000. BlackRock Age-Based Options (10 Portfolios) Franklin Templeton Age-Based Options (11 Portfolios) iShares Age-Based Options (10 Portfolios) MFS Age-Based Options (10 Portfolios)
Static Investment Options:	5 Individual-fund Portfolios 5 Multi-fund Portfolios	24 Individual-fund Portfolios 11 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	<b>Yes</b> Maine Matching Grants and the Alford Grant are available for Maine residents. For more information visit <a href="https://www.nextgenforme.com/grants-for-maine-residents/">https://www.nextgenforme.com/grants-for-maine-residents/</a>	<b>Yes</b> Maine Matching Grants and the Alford Grant are available for Maine residents. For more information visit <a href="https://www.nextgenforme.com/grants-for-maine-residents/">https://www.nextgenforme.com/grants-for-maine-residents/</a>
Does State Exclude 529 \$\$ for Financial Aid?		
Creditor Protection:	Under Maine law, accounts in the Maine 529 plan are not subject to levy, execution, judgment or other operation of law, garnishment or other judicial enforcement, and accounts are not an asset or property of either the account owner or beneficiary for purposes of Maine insolvency laws.	Under Maine law, accounts in the Maine 529 plan are not subject to levy, execution, judgment or other operation of law, garnishment or other judicial enforcement, and accounts are not an asset or property of either the account owner or beneficiary for purposes of Maine insolvency laws.



Maryland

	Maryland 529-Maryland Senator Edward J. Kasemeyer Prepaid College Trust	Maryland Senator Edward J. Kasemeyer College Investment Plan
Plan Type(s):	<b>Prepaid</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://maryland529.com/college-savings-plans-of-maryland/maryland-prepaid-college-trust">https://maryland529.com/college-savings-plans-of-maryland/maryland-prepaid-college-trust</a>	<a href="https://maryland529.com/college-savings-plans-of-maryland/maryland-college-investment-plan">https://maryland529.com/college-savings-plans-of-maryland/maryland-college-investment-plan</a>
Plan Telephone:	(888) 463-4723	(888) 463-4723
State Agency:	Maryland 529	Maryland 529
Program Manager:	College Savings Plans of Maryland	T. Rowe Price Associates, Inc.
Requires State Residency:	<b>Yes</b> The account owner or beneficiary must be a Maryland or D.C. resident at the time of program enrollment.	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Maryland allows state residents to deduct annual contributions they make to any Maryland 529 Plan from their state income taxes. There is an annual deduction limit of \$2,500 per beneficiary for single taxpayers and \$5,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 10 years.	<b>Yes</b> Maryland allows state residents to deduct annual contributions they make to any Maryland 529 Plan from their state income taxes. There is an annual deduction limit of \$2,500 per beneficiary for single taxpayers and \$5,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 10 years.
State Tax Treatment of Qualified Distributions:	For Maryland residents, qualified distributions from Maryland and non-Maryland 529 plans are exempt from state income taxes.	For Maryland residents, qualified distributions from Maryland and non-Maryland 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0%</b>	<b>0.13% - 0.66%</b>
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until MD 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until MD 529 account balances reach \$500,000.
Age or Enrollment Investment Options:		Enrollment Based (8 Portfolios)
Static Investment Options:		4 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No.	
Creditor Protection:	None	None

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Massachusetts

	U.Fund College Investing Plan	U.Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Prepaid</b>
Plan Website:	<a href="https://www.fidelity.com/529-plans/massachusetts">https://www.fidelity.com/529-plans/massachusetts</a>	<a href="https://www.mefa.org/products/u-plan/">https://www.mefa.org/products/u-plan/</a>
Plan Telephone:	(800) 544-2776	(800) 449-6332
State Agency:	Massachusetts Educational Financing Authority (MEFA)	Massachusetts Educational Financing Authority (MEFA)
Program Manager:	Fidelity Investments	Massachusetts Higher Education Assistance Authority (MEFA)
Requires State Residency:	<b>No</b>	<b>No</b> The plan does not require participants to be Massachusetts residents. The program applies to approximately 700 Massachusetts colleges and universities.
Has State Tax Deduction?	<b>Yes</b> Massachusetts allows state residents to deduct annual contributions they make to any Massachusetts 529 Plan from their state income taxes. There is an annual deduction limit of \$1,000 for single taxpayers and \$2,000 for taxpayers filing married/jointly.	<b>Yes</b> Massachusetts allows state residents to deduct annual contributions they make to any Massachusetts 529 Plan from their state income taxes. There is an annual deduction limit of \$1,000 for single taxpayers and \$2,000 for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Massachusetts residents, qualified distributions from Massachusetts and non-Massachusetts 529 plans are exempt from state income taxes.	For Massachusetts residents, qualified distributions from Massachusetts and non-Massachusetts 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.05% - 0.99%</b> Age-Based and Static Options: 0.11% - 0.99% Bank Deposit Portfolio: 0.05% - 0.5%	<b>0%</b>
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$300 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until MA 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until MA 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity Index Funds (8 Portfolios) Age-Based Fidelity-Blend Portfolios (8 Portfolios)	
Static Investment Options:	6 Individual-fund Portfolios 6 Multi-fund Portfolios	
Reward or Outside Scholarship Program:	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. The online college gifting service allows friends and family to send gifts directly to your 529. Giftors do not need to have a Fidelity account. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No The BabySteps MA program makes a free \$50 seed deposit into a U.Fund 529 college savings account available for every baby born to or adopted by a Massachusetts resident.	No
Does State Exclude 529 \$\$ for Financial Aid?		No.
Creditor Protection:	None	None



Michigan

	MI 529 Advisor Plan	Michigan Education Savings Program
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.mi529advisor.com/">https://www.mi529advisor.com/</a>	<a href="https://www.misaves.com/index.php">https://www.misaves.com/index.php</a>
Plan Telephone:	(800) 752-8700	(877) 861-6377
State Agency:	Michigan Department of Treasury	Michigan Department of Treasury
Program Manager:	TIAA-CREF Tuition Financing	TIAA-CREF Tuition Financing
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Michigan allows state residents to deduct annual contributions they make to any Michigan 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 per beneficiary for single taxpayers and \$10,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Michigan allows state residents to deduct annual contributions they make to any Michigan 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 per beneficiary for single taxpayers and \$10,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Michigan residents, qualified distributions from Michigan and non-Michigan 529 plans are exempt from state income taxes.	For Michigan residents, qualified distributions from Michigan and non-Michigan 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.42% - 1.9%</b> Class A: 0.67% - 1.5% Class AR: 1.07% - 1.9% Class C: 1.07% - 1.9% Class I: 0.42% - 1.25%	<b>0% - 0.125%</b> Principal Plus Interest Option: 0% Years of Enrollment and Static Options: 0.065% - 0.125%
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$25 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Years of Enrollment (10 Portfolios)	Years of Enrollment (10 Portfolios)
Static Investment Options:	16 Individual-fund Portfolios 3 Multi-fund Portfolios	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	None	None



## Michigan (continued)

## Michigan Education Trust

Plan Type(s):	<b>Prepaid</b>
Plan Website:	<a href="https://www.michigan.gov/setwithmet/">https://www.michigan.gov/setwithmet/</a>
Plan Telephone:	(800) 638-4543
State Agency:	Michigan Department of Treasury
Program Manager:	MET Board of Directors and Department of Treasury
Requires State Residency:	<b>Yes</b> The beneficiary must be a Michigan resident at the time of program enrollment. The purchaser must reside in the United States. MET contracts cannot be purchased by residents of AZ, IL, NY, ND, OH, or VT due to these states' securities laws.
Has State Tax Deduction?	<b>Yes</b> Michigan allows state residents to deduct annual contributions they make to any Michigan 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 per beneficiary for single taxpayers and \$10,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Michigan residents, qualified distributions from Michigan and non-Michigan 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$125 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	
Static Investment Options:	
Reward or Outside Scholarship Program:	
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes.
Creditor Protection:	None



Minnesota

**Minnesota College Savings Plan**

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.mnsaves.org/">https://www.mnsaves.org/</a>
Plan Telephone:	(877) 338-4646
State Agency:	Minnesota Office of Higher Education and the State Board of Investment
Program Manager:	Minnesota College Savings Plan
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Minnesota allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Minnesota, from their state income taxes. There is an annual deduction limit of \$1,500 for single taxpayers and \$3,000 for taxpayers filing married/jointly. Alternatively, a tax credit equal to 50% of the contributions to accounts, reduced by any withdrawals, may be claimed with a maximum credit amount of up to \$500, subject to a phase-out schedule starting at a federal adjusted gross income of \$75,000.
State Tax Treatment of Qualified Distributions:	For Minnesota residents, qualified distributions from Minnesota and non-Minnesota 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0% - 0.28%</b> Age-Based and Static Options: 0.12% - 0.28% Principal Plus Interest Option: 0%
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$425,000</b> Accepts contributions for a given beneficiary until MN 529 account balances reach \$425,000.
Age or Enrollment Investment Options:	Year of Enrollment Option (10 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 7 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	None



Mississippi	Mississippi Affordable College Savings (MACS) Program	Mississippi Prepaid Affordable College Tuition (MPACT) Program
Plan Type(s):	<b>Direct Sold</b>	<b>Prepaid</b>
Plan Website:	<a href="https://www.treasury.ms.gov/collegesavings/mississippi/Pages/MACS.aspx">https://www.treasury.ms.gov/collegesavings/mississippi/Pages/MACS.aspx</a>	<a href="https://treasury.ms.gov/for-citizens/college-savings-mississippi/current-macs-mpact-enrollees/frequently-asked-questions/mpact-frequently-asked-questions/">https://treasury.ms.gov/for-citizens/college-savings-mississippi/current-macs-mpact-enrollees/frequently-asked-questions/mpact-frequently-asked-questions/</a>
Plan Telephone:	(601) 359-3600	(800) 987-4450
State Agency:	College Savings Plans of Mississippi and State Treasury Department	College Savings Plans of Mississippi and State Treasury Department
Program Manager:	Intuition College Savings Solutions	Mississippi Treasury Department
Requires State Residency:	<b>No</b>	<b>Yes</b> The account owner or beneficiary must be a Mississippi resident at the time of program enrollment.
Has State Tax Deduction?	<b>Yes</b> Mississippi allows state residents to deduct annual contributions they make to any Mississippi 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$20,000 for taxpayers filing married/jointly.	<b>Yes</b> Mississippi allows state residents to deduct annual contributions they make to any Mississippi 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$20,000 for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Mississippi and non-Mississippi 529 plans are exempt from Mississippi state income taxes.	Qualified distributions from Mississippi and non-Mississippi 529 plans are exempt from Mississippi state income taxes.
K-12 Expenses Qualified?	Yes	No
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	<b>0% - 0.73%</b> Age-Based and Static Options: 0.63% - 0.73% Guaranteed Option: 0%	<b>0%</b>
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	<b>No</b>	<b>No</b> \$60
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$3,931 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$235,000</b> Accepts contributions for a given beneficiary until MS 529 account balances reach \$235,000.	<b>\$235,000</b> Accepts contributions for a given beneficiary until MS 529 account balances reach \$235,000.
Age or Enrollment Investment Options:	Managed Allocation Option (9 Portfolios)	
Static Investment Options:	4 Individual-fund Portfolios 5 Multi-fund Portfolios	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?		Mississippi excludes the value of an account for state financial aid purposes.
Creditor Protection:	None	



## Missouri

### MOST--Missouri's 529 Education Plan

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.missourimost.org/">https://www.missourimost.org/</a>
Plan Telephone:	(877) 424-4377
State Agency:	Missouri Education Program Board
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Missouri allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Missouri, from their state income taxes. There is an annual deduction limit of \$8,000 for single taxpayers and \$16,000 for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Missouri residents, qualified distributions from Missouri and non-Missouri 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Missouri residents, qualified distributions (which include K-12 tuition up to \$10,000 per year per student) from Missouri and non-Missouri 529 plans are exempt from state income taxes. Missouri allows state residents to deduct annual contributions (including contributions used to pay for K-12 tuition) they make to any 529 Plan, those offered by other states as well as by Missouri. There is an annual deduction limit of \$8,000 for single taxpayers and \$16,000 for taxpayers. filing married/jointly.
Asset-Based Expense Ratio:	<b>0.18% - 0.51%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$550,000</b> Accepts contributions for a given beneficiary until MO 529 account balances reach \$550,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	10 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	
Creditor Protection:	None



## Montana

	Achieve Montana	Montana Family Education Savings Program
Plan Type(s):	<b>Direct Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://achievemontana.com/">https://achievemontana.com/</a>	<a href="https://www.collegesavings.com/csbcms/529-Plans/Montana-Residents">https://www.collegesavings.com/csbcms/529-Plans/Montana-Residents</a>
Plan Telephone:	(877) 486-9271	(800) 888-2723
State Agency:	Montana Board of Regents of Higher Education	Montana Board of Regents of Higher Education
Program Manager:	Ascensus College Savings Recordkeeping Services	College Savings Bank, a Division of NexBank
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Montana allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Montana, from their state income taxes. There is an annual deduction limit of \$3,000 for single taxpayers and \$6,000 for taxpayers filing married/jointly. A Montana 529 state income tax deduction may be subject to recapture in certain circumstances, such as a federal non-qualified withdrawal, rollovers to another state's 529 plan, or withdrawals used to pay elementary or secondary school tuition, registered apprenticeship program expenses, qualified education loan repayments, or a withdrawal from an account that was opened within three years prior to the date of the withdrawal.	<b>Yes</b> Montana allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Montana, from their state income taxes. There is an annual deduction limit of \$3,000 for single taxpayers and \$6,000 for taxpayers filing married/jointly. A Montana 529 state income tax deduction may be subject to recapture in certain circumstances, such as a federal non-qualified withdrawal, rollovers to another state's 529 plan, or withdrawals used to pay elementary or secondary school tuition, registered apprenticeship program expenses, qualified education loan repayments, or a withdrawal from an account that was opened within three years prior to the date of the withdrawal.
State Tax Treatment of Qualified Distributions:	Qualified withdrawals from Montana and non-Montana 529 plans are exempt from Montana's state income taxes.	Qualified distributions from Montana and non-Montana 529 plans are exempt from Montana's state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.395% - 0.587%</b>	<b>0%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$25 for out-of-state residents	\$0 for in-state residents \$25 for out-of-state residents
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$250 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$396,000</b> Accepts contributions for a given beneficiary until MT 529 account balances reach \$396,000.	<b>\$396,000</b> Accepts contributions for a given beneficiary until MT 529 account balances reach \$396,000.
Age or Enrollment Investment Options:	Years of Enrollment (8 Portfolios)	
Static Investment Options:	3 Individual-fund Portfolios 5 Multi-fund Portfolios	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	No
Creditor Protection:	None	None



Nebraska

	Bloomwell 529 Education Savings Plan	NEST Advisor College Savings Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://bloomwell529.com/">https://bloomwell529.com/</a>	<a href="https://nest529advisor.com/">https://nest529advisor.com/</a>
Plan Telephone:	(877) 408-4644	(888) 993-3746
State Agency:	Nebraska State Treasurer and Nebraska Investment Council	Nebraska State Treasurer and Nebraska Investment Council
Program Manager:	Union Bank and Trust Company	Union Bank and Trust Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Nebraska allows state residents to deduct annual contributions they make to any Nebraska 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. There is an annual deduction limit of \$5,000 for Nebraska taxpayers who are married and filing separately. Contributions by an account owner who files a Nebraska state income tax return are deductible.	<b>Yes</b> Nebraska allows state residents to deduct annual contributions they make to any Nebraska 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. There is an annual deduction limit of \$5,000 for Nebraska taxpayers who are married and filing separately. Contributions by an account owner who files a Nebraska state income tax return are deductible.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Nebraska and non-Nebraska 529 plans are exempt from Nebraska's state income taxes.	Qualified distributions from Nebraska and non-Nebraska 529 plans are exempt from Nebraska's state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.16% - 0.7%</b>	<b>0.17% - 1.77%</b> Class A: 0.17% - 1.02% Class C: 0.17% - 1.27% Class C-1: 0.17% - 1.77%
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	CORE (9 Portfolios) Socially Aware (9 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	17 Individual-fund Portfolios 10 Multi-fund Portfolios	20 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Financial aid programs administered by agencies of the State of Nebraska will not take your account balance into consideration, except as may be otherwise provided by federal law.	Financial aid programs administered by agencies of the State of Nebraska will not take your account balance into consideration, except as may be otherwise provided by federal law.
Creditor Protection:	Under Nebraska law, an account in a Nebraska 529 plan is not susceptible to any levy, execution, judgment, or other operation of law, garnishment, or other judicial enforcement, and the amount is not an asset or property of either the participant or the beneficiary for purposes of any state insolvency laws.	Under Nebraska law, an account in a Nebraska 529 plan is not susceptible to any levy, execution, judgment, or other operation of law, garnishment, or other judicial enforcement, and the amount is not an asset or property of either the participant or the beneficiary for purposes of any state insolvency laws.

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Nebraska (continued)

	<b>NEST Direct College Savings Plan</b>	<b>State Farm 529 Savings Plan</b>
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://nest529.com/">https://nest529.com/</a>	<a href="https://www.statefarm.com/finances/education-savings-plans/state-farm-529-college-plans">https://www.statefarm.com/finances/education-savings-plans/state-farm-529-college-plans</a>
Plan Telephone:	(888) 993-3746	(800) 321-7520
State Agency:	Nebraska State Treasurer and Nebraska Investment Council	Nebraska State Treasurer and Nebraska Investment Council
Program Manager:	Union Bank and Trust Company	Union Bank and Trust Company
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Nebraska allows state residents to deduct annual contributions they make to any Nebraska 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. There is an annual deduction limit of \$5,000 for Nebraska taxpayers who are married and filing separately. Contributions by an account owner who files a Nebraska state income tax return are deductible.	<b>Yes</b> Nebraska allows state residents to deduct annual contributions they make to any Nebraska 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. There is an annual deduction limit of \$5,000 for Nebraska taxpayers who are married and filing separately. Contributions by an account owner who files a Nebraska state income tax return are deductible.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Nebraska and non-Nebraska 529 plans are exempt from Nebraska's state income taxes.	Qualified distributions from Nebraska and non-Nebraska 529 plans are exempt from Nebraska's state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.1% - 0.66%</b>	<b>0.17% - 0.5%</b> Bank Savings : 0.17% Class A: 0.47% - 0.5% Money Market: 0.35%
Annual Maintenance Fee:	None	\$15
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$50
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Index Aggressive (9 Portfolios) Age-Based Index Moderate (9 Portfolios) Age Based Index Conservative (9 Portfolios) Age-Based Multi-Firm Aggressive (9 Portfol) Age-Based Multi-Firm Moderate (9 Portfolios) Age-Based Multi-Firm Conservative (9 Portfol)	Age-Based (9 Portfolios)
Static Investment Options:	16 Individual-fund Portfolios 4 Multi-fund Portfolios	2 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	Yes. The Meadowlark Program for children born after January 1, 2020.	No
Does State Exclude 529 \$\$ for Financial Aid?	Financial aid programs administered by agencies of the State of Nebraska will not take your account balance into consideration, except as may be otherwise provided by federal law.	Financial aid programs administered by agencies of the State of Nebraska will not take your account balance into consideration, except as may be otherwise provided by federal law.
Creditor Protection:	Under Nebraska law, an account in a Nebraska 529 plan is not susceptible to any levy, execution, judgment, or other operation of law, garnishment, or other judicial enforcement, and the amount is not an asset or property of either the participant or the beneficiary for purposes of any state insolvency laws.	Under Nebraska law, an account in a Nebraska 529 plan is not susceptible to any levy, execution, judgment, or other operation of law, garnishment, or other judicial enforcement, and the amount is not an asset or property of either the participant or the beneficiary for purposes of any state insolvency laws.

Data provided by College Savings Plans Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



Nevada

	Nevada Prepaid Tuition Program	Putnam 529 for America
Plan Type(s):	<b>Prepaid</b>	<b>Advisor Sold</b>
Plan Website:	http://www.nevadatreasurer.gov/Prepaid_Tuition/Prepaid_Home/	https://www.putnam.com/individual/college-savings/
Plan Telephone:	(888) 477-2667	(877) 788-6265
State Agency:	Board of Trustees of the College Savings Plans of Nevada	Board of Trustees of the College Savings Plans of Nevada
Program Manager:	Board of Trustees of the College Savings Plans of Nevada and the State Treasurer's Office	Putnam Investment Management
Requires State Residency:	<b>Yes</b> The account owner or beneficiary must be a Nevada resident or the account owner must be an alumnus of a Nevada college or university.	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Nevada.	<b>No</b> Not applicable. There is no personal income tax in Nevada.
State Tax Treatment of Qualified Distributions:	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0%</b>	<b>0.3% - 2.13%</b> Class A: 0.55% - 1.38% Class B: 0.76% - 2.13% Class C: 0.76% - 2.13% Class D: 0.96% - 1.18% Class Y: 0.3% - 1.13%
Annual Maintenance Fee:	None	\$15
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$1,000 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.
Age or Enrollment Investment Options:		Age-Based Balanced (5 Portfolios) Age-Based Growth (5 Portfolios) Age-Based Aggressive Growth (5 Portfolios)
Static Investment Options:		3 Individual-fund Portfolios 13 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Nevada Putnam Scholarship Program provides one-time awards of up to \$100 for eligible accounts. To be eligible the account holder must be a Nevada resident and the account must have been open for at least twelve months. In addition, the account balance must be at least \$1,000. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes, the account is excluded for purposes of determining eligibility for grants, scholarships, or work opportunities based on need and offered or administered by a state agency.	
Creditor Protection:	If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending upon when such assets were contributed to the account.	If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending upon when such assets were contributed to the account.



## Nevada

	<b>SSGA Upromise 529 Plan</b>	<b>The Vanguard 529 College Savings Plan</b>
Plan Type(s):	<b>Direct Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.ssga.upromise529.com/home.html">https://www.ssga.upromise529.com/home.html</a>	<a href="https://investor.vanguard.com/529-plan/vanguard-529-plan">https://investor.vanguard.com/529-plan/vanguard-529-plan</a>
Plan Telephone:	(800) 587-7305	(866) 734-4533
State Agency:	Board of Trustees of the College Savings Plans of Nevada	Board of Trustees of the College Savings Plans of Nevada
Program Manager:	Ascensus Broker Dealer Services, LLC	Ascensus Broker Dealer Services
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Nevada.	<b>No</b> Not applicable. There is no personal income tax in Nevada.
State Tax Treatment of Qualified Distributions:	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
K-12 Expenses Qualified?	Yes	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.28% - 0.89%</b> Asset-Based: 0.28% - 0.89%	<b>0.12% - 0.42%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$15 Minimum subsequent: \$15 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$1,000 Minimum subsequent: \$50 Min. payroll deduction plan: \$50
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	College Date Portfolios (8 Portfolios)	Target Enrollment Portfolios (12 Portfolios)
Static Investment Options:	15 Individual-fund Portfolios 3 Multi-fund Portfolios	15 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Federal bankruptcy law permits a debtor to exempt certain specified assets from liability notwithstanding the assets being property of the debtor's estate. If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending on when such assets were contributed to the account and whether they are eventually used to pay qualifying higher educational expenses of the designated beneficiary.	If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending upon when such assets were contributed to the account and whether they are eventually used to pay qualifying higher-education expenses of the account Beneficiary.



Nevada

	USAA 529 College Savings Plan	Wealthfront
Plan Type(s):	Direct Sold	Direct Sold
Plan Website:	<a href="https://www.usaa.com/inet/wc/investments-529-college-savings-plan?akredirect=true">https://www.usaa.com/inet/wc/investments-529-college-savings-plan?akredirect=true</a>	<a href="https://www.wealthfront.com/college">https://www.wealthfront.com/college</a>
Plan Telephone:	(210) 531-8722	(844) 995-8437
State Agency:	Board of Trustees of the College Savings Plans of Nevada	Board of Trustees of the State of Nevada
Program Manager:	Ascensus College Savings	Ascensus Broker Dealer Services
Requires State Residency:	No	No
Has State Tax Deduction?	No Not applicable. There is no personal income tax in Nevada.	No Not applicable. There is no personal income tax in Nevada.
State Tax Treatment of Qualified Distributions:	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Nevada does not have a personal income tax.	Not applicable. Nevada does not have a personal income tax.
Asset-Based Expense Ratio:	0.44% - 1.05%	0.17% - 0.21%
Annual Maintenance Fee:	\$10	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial: \$50 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	Yes Minimum initial: \$500 Minimum subsequent: \$100 Min. payroll deduction plan: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until NV 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Portfolios (9 Portfolios)	
Static Investment Options:	1 Individual-fund Portfolios 9 Multi-fund Portfolios	9 Individual-fund Portfolios null Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending upon when such assets were contributed to the account and whether they are eventually used to pay qualifying higher-education expenses of the account Beneficiary.	If the debtor is domiciled in Nevada (as defined under bankruptcy law), Nevada law provides that up to \$500,000 of assets held in a 529 Plan account may be protected from creditors, depending upon when such assets were contributed to the account and whether they are eventually used to pay qualifying higher-education expenses of the account Beneficiary.



## New Hampshire

	Fidelity Advisor 529 Plan	Unique College Investing Plan
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.fidelity.com/529-plans/new-hampshire">https://www.fidelity.com/529-plans/new-hampshire</a>	<a href="https://www.fidelity.com/529-plans/new-hampshire">https://www.fidelity.com/529-plans/new-hampshire</a>
Plan Telephone:	(800) 544-1914	(800) 544-1914
State Agency:	State Treasurer of New Hampshire	State Treasurer of New Hampshire
Program Manager:	Fidelity Investments	Fidelity Investments
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in New Hampshire.	<b>No</b> Not applicable. There is no personal income tax in New Hampshire.
State Tax Treatment of Qualified Distributions:	Not applicable. New Hampshire does not have a personal income tax.	Not applicable. New Hampshire does not have a personal income tax.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. New Hampshire does not have a personal income tax.	Not applicable. New Hampshire does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.25% - 2.1%</b> Class A: 0.4% - 1.35% Class C: 1.25% - 2.1% Class I: 0.25% - 1.1% Class P: 1% - 1.85%	<b>0.05% - 0.95%</b> Age-Based and Static Options: 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$553,098</b> Accepts contributions for a given beneficiary until NH 529 account balances reach \$553,098.	<b>\$553,098</b> Accepts contributions for a given beneficiary until NH 529 account balances reach \$553,098.
Age or Enrollment Investment Options:	Age-Based Portfolios (8 Portfolios)	Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity-Blend Portfolios (8 Portfolios) Age-Based Fidelity Index Funds (8 Portfolios)
Static Investment Options:	17 Individual-fund Portfolios 2 Multi-fund Portfolios	6 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.	The Fidelity Rewards Visa Signature Card rebates 2% of purchases. The 2% rewards value applies to points redeemed into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions may apply. The online college gifting service allows friends and family to send gifts directly to your 529. Giftors do not need to have a Fidelity account. Additionally, the Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	None	None



New Jersey

Franklin Templeton 529 College Savings Plan

NJBEST 529 College Savings Plan

Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.franklintempleton.com/investor/products/investment-goals/education-savings/529-college-savings-plan">https://www.franklintempleton.com/investor/products/investment-goals/education-savings/529-college-savings-plan</a>	<a href="https://www.njbest.com/">https://www.njbest.com/</a>
Plan Telephone:	(800) 342-5236	(877) 465-2378
State Agency:	New Jersey Higher Education Student Assistance Authority (HESAA)	New Jersey Higher Education Student Assistance Authority (HESAA)
Program Manager:	Franklin Distributors, LLC	Franklin Distributors, LLC
Requires State Residency:	<b>No</b>	<b>Yes</b> The account owner or beneficiary must be a New Jersey resident at the time of program enrollment.
Has State Tax Deduction?	<b>Yes</b> New Jersey allows state residents to deduct annual contributions they make to any New Jersey 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. Effective for taxable years beginning January 1, 2022, an Account Owner or Third Party Contributor with gross income of \$200,000 or less may deduct from his or her gross income for the taxable year for purposes of determining New Jersey personal income tax an amount equal to the lesser of such taxpayer's contribution(s) for the applicable year to one or more Accounts or \$10,000.	<b>Yes</b> New Jersey allows state residents to deduct annual contributions they make to any New Jersey 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly. Effective for taxable years beginning January 1, 2022, an Account Owner or Third Party Contributor with gross income of \$200,000 or less may deduct from his or her gross income for the taxable year for purposes of determining New Jersey personal income tax an amount equal to the lesser of such taxpayer's contribution(s) for the applicable year to one or more Accounts or \$10,000.
State Tax Treatment of Qualified Distributions:	For New Jersey residents, qualified distributions from New Jersey and non-New Jersey 529 plans are exempt from state income taxes.	For New Jersey residents, qualified distributions from New Jersey and non-New Jersey 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.1% - 2.29%</b> Advisor Class: 0.28% - 1.29% Class A: 0.1% - 1.54% Class C: 0.1% - 2.29%	<b>0.1% - 0.8%</b>
Annual Maintenance Fee:	None	\$0 for in-state residents \$25 for out-of-state residents
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$305,000</b> Accepts contributions for a given beneficiary until NJ 529 account balances reach \$305,000.	<b>\$305,000</b> Accepts contributions for a given beneficiary until NJ 529 account balances reach \$305,000.
Age or Enrollment Investment Options:	Age-Based Growth (8 Portfolios) Age-Based Moderate (8 Portfolios) Age-Based Conservative (8 Portfolios)	Age-Based Growth Allocations (8 Portfolios) Age-Based Moderate Allocations (8 Portfolios) Age-Based Conservative Allocations (8 Portfolios)
Static Investment Options:	6 Individual-fund Portfolios 5 Multi-fund Portfolios	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes, by state regulation.	Yes, by state regulation.
Creditor Protection:	Under New Jersey law, monies paid into or out of a New Jersey 529 account by or on behalf of a contributor or designated beneficiary for the purposes of financing the cost of qualified higher education expenses are exempt from all claims of creditors of the contributor or the designated beneficiary.	Under New Jersey law, monies paid into or out of a New Jersey 529 account by or on behalf of a contributor or designated beneficiary for the purposes of financing the cost of qualified higher education expenses are exempt from all claims of creditors of the contributor or the designated beneficiary.

New Mexico

The Education Plan's College

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



	Scholar's Edge	Savings Program
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.scholarsedge529.com/">https://www.scholarsedge529.com/</a>	<a href="https://www.theeducationplan.com/">https://www.theeducationplan.com/</a>
Plan Telephone:	(866) 529-7283	(877) 337-5268
State Agency:	Education Trust Board of New Mexico	Education Trust Board of New Mexico
Program Manager:	Ascensus College Savings	Ascensus College Savings
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> New Mexico allows state residents to deduct annual contributions they make to any New Mexico 529 Plan from their state income taxes. There is an annual deduction limit of \$500,000 per beneficiary for single taxpayers and \$500,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> New Mexico allows state residents to deduct annual contributions they make to any New Mexico 529 Plan from their state income taxes. There is an annual deduction limit of \$500,000 per beneficiary for single taxpayers and \$500,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from New Mexico and non-New Mexico 529 plans are exempt from New Mexico's state income taxes.	Qualified distributions from New Mexico and non-New Mexico 529 plans are exempt from New Mexico's state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.28% - 2.36%</b> Class A: 0.53% - 1.61% Class C: 0.78% - 2.36% Class R : 0.28% - 1.36%	<b>0.1% - 0.44%</b>
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until NM 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until NM 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based/Enrollment Year Option (11 Portfolios)	Year of Enrollment Portfolios (11 Portfolios)
Static Investment Options:	16 Individual-fund Portfolios 4 Multi-fund Portfolios	5 Individual-fund Portfolios 8 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	None	None



New York

	New York's 529 Advisor-Guided College Savings Plan	New York's 529 College Savings Program
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.ny529advisor.com/home">https://www.ny529advisor.com/home</a>	<a href="https://www.nysaves.org/">https://www.nysaves.org/</a>
Plan Telephone:	(800) 774-2108	(877) 687-2837
State Agency:	Office of the State Comptroller and the New York State Higher Education Services Corporation	Office of the State Comptroller and the New York State Higher Education Services Corporation
Program Manager:	Ascensus Broker Dealer Services, LLC	Ascensus Broker Dealer Services, LLC
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> New York allows state residents to deduct annual contributions they make to any New York 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly.	<b>Yes</b> New York allows state residents to deduct annual contributions they make to any New York 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from New York and non-New York 529 plans are exempt from New York's state income taxes.	Qualified distributions from New York and non-New York 529 plans are exempt from New York's state income taxes.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.28% - 1.99%</b> Advisor Class : 0.28% - 0.99% Class A: 0.53% - 1.24% Class C: 1.18% - 1.99%	<b>0.12%</b>
Annual Maintenance Fee:	\$25	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$1,000 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$520,000</b> Accepts contributions for a given beneficiary until NY 529 account balances reach \$520,000.	<b>\$520,000</b> Accepts contributions for a given beneficiary until NY 529 account balances reach \$520,000.
Age or Enrollment Investment Options:	Age-Based Option (9 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	17 Individual-fund Portfolios 6 Multi-fund Portfolios	7 Individual-fund Portfolios 6 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	Under New York law, assets in a New York 529 account are exempt from application to satisfy a money judgment against an account owner or designated beneficiary who is a minor.	Under New York law, assets in a New York 529 account are exempt from application to satisfy a money judgment against an account owner or designated beneficiary who is a minor.



## North Carolina

	Morgan Stanley National Advisory Plan	National College Savings Program
Plan Type(s):	Advisor Sold	Direct Sold
Plan Website:	<a href="https://www.morganstanley.com/what-we-do/wealth-management/529-plan-options-save-for-college?Open#529plan">https://www.morganstanley.com/what-we-do/wealth-management/529-plan-options-save-for-college?Open#529plan</a>	<a href="https://www.cfnc.org/save/save.jsp">https://www.cfnc.org/save/save.jsp</a>
Plan Telephone:	(888) 454-3965	(866) 866-2362
State Agency:	North Carolina State Education Assistance Authority	North Carolina State Education Assistance Authority
Program Manager:	Morgan Stanley Smith Barney LLC	College Foundation
Requires State Residency:	No	No
Has State Tax Deduction?	No None	No None
State Tax Treatment of Qualified Distributions:	Qualified distributions from North Carolina and non-North Carolina 529 plans are exempt from North Carolina's state income taxes.	Qualified distributions from North Carolina and non-North Carolina 529 plans are exempt from North Carolina's state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	The state of North Carolina conforms with the federal definition of qualified education expenses, which includes expenses for higher education, apprenticeship programs, principal/and or interest on qualified education loans up to a \$10,000 lifetime cap, and up to \$10,000 annually in tuition in connection with enrollment or attendance at an elementary, secondary public, private, or religious school.	The state of North Carolina conforms with the federal definition of qualified education expenses, which includes expenses for higher education, apprenticeship programs, principal/and or interest on qualified education loans up to a \$10,000 lifetime cap, and up to \$10,000 annually in tuition in connection with enrollment or attendance at an elementary, secondary public, private, or religious school.
Asset-Based Expense Ratio:	0.66% - 0.71% Static options: 0.66% - 0.71%	0.25% - 0.39%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial: \$1,000 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	Yes Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	\$540,000 Accepts contributions for a given beneficiary until NC 529 account balances reach \$540,000.	\$540,000 Accepts contributions for a given beneficiary until NC 529 account balances reach \$540,000.
Age or Enrollment Investment Options:		Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	0 Individual-fund Portfolios 13 Multi-fund Portfolios	4 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:		The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	None	None



## North Dakota

	College SAVE (Advisor)	College SAVE (Direct)
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.collegesave4u.com/home/for-advisors.html">https://www.collegesave4u.com/home/for-advisors.html</a>	<a href="https://www.collegesave4u.com/home.html">https://www.collegesave4u.com/home.html</a>
Plan Telephone:	(866) 728-3529	(866) 728-3529
State Agency:	Bank of North Dakota	Bank of North Dakota
Program Manager:	Ascensus Broker Dealer Services, LLC (ABD)	Ascensus Broker Dealer Services, LLC (ABD)
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> North Dakota allows state residents to deduct annual contributions they make to any North Dakota 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly.	<b>Yes</b> North Dakota allows state residents to deduct annual contributions they make to any North Dakota 529 Plan from their state income taxes. There is an annual deduction limit of \$5,000 for single taxpayers and \$10,000 for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	Qualified distributions from North Dakota and non-North Dakota 529 plans are exempt from North Dakota's state income taxes.	Qualified distributions from North Dakota and non-North Dakota 529 plans are exempt from North Dakota's state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	If you are a North Dakota taxpayer, you can deduct up to \$5,000 (up to \$10,000 for married couples) of your College SAVE Plan contributions from your North Dakota state taxable income.	If you are a North Dakota taxpayer, you can deduct up to \$5,000 (up to \$10,000 for married couples) of your College SAVE Plan contributions from your North Dakota state taxable income.
Asset-Based Expense Ratio:	<b>0.48% - 0.83%</b> Advisor Class Unit: 0.83% Interest Accumulation Portfolio: 0.48%	<b>0.48%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$12.5	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$12.5
Maximum Total Contribution:	<b>\$269,000</b> Accepts contributions for a given beneficiary until ND 529 account balances reach \$269,000.	<b>\$269,000</b> Accepts contributions for a given beneficiary until ND 529 account balances reach \$269,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	1 Individual-fund Portfolios 5 Multi-fund Portfolios	1 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	Account owners have the opportunity to participate in the College SAVE referral program. The Upromise Rewards program can be linked to any 529 college savings plan. Rewards are automatically deposited as contributions to the account owner's College SAVE account when they reach \$50 in rewards.	Account owners have the opportunity to participate in the College SAVE referral program. The Upromise Rewards program can be linked to any 529 college savings plan. Rewards are automatically deposited as contributions to the account owner's College SAVE account when they reach \$50 in rewards.
Matching or Seed Program:	Yes. BND Match: BND will match up to \$300 to any North Dakota resident, whose beneficiary is 15-years-old or younger living in-state or out-of-state. Kindergarten Kickoff Match: BND will match up to \$100 to eligible North Dakota residents with beneficiaries ages 5 and 6 years old. New Baby Match: BND matches up to \$200 to help pay for college for every baby residing in North Dakota aged 12 months or younger through College SAVE.	Yes. BND Match: BND will match up to \$300 to any North Dakota resident, whose beneficiary is 15-years-old or younger living in-state or out-of-state. Kindergarten Kickoff Match: BND will match up to \$100 to eligible North Dakota residents with beneficiaries ages 5 and 6 years old. New Baby Match: BND matches up to \$200 to help pay for college for every baby residing in North Dakota aged 12 months or younger through College SAVE.
Does State Exclude 529 \$\$ for Financial Aid?	College SAVE accounts are not considered when determining eligibility for state financial aid programs.	College SAVE accounts are not considered when determining eligibility for state financial aid programs.
Creditor Protection:	Under North Dakota law, the interests of the participant and designated beneficiary in an account under the North Dakota 529 plan are not subject to attachment or alienation by third party creditors.	Under North Dakota law, the interests of the participant and designated beneficiary in an account under the North Dakota 529 plan are not subject to attachment or alienation by third party creditors.

Data provided by College Savings Plan Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Ohio

	<b>BlackRock CollegeAdvantage Advisor 529 Savings Plan</b>	<b>Ohio's 529 Plan College Advantage</b>
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.blackrock.com/us/individual/products/529-college-savings-plans/collegeadvantage-529-plan">https://www.blackrock.com/us/individual/products/529-college-savings-plans/collegeadvantage-529-plan</a>	<a href="https://www.collegeadvantage.com/">https://www.collegeadvantage.com/</a>
Plan Telephone:	(866) 529-8582	(800) 233-6734
State Agency:	Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education	Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education
Program Manager:	BlackRock Advisors	Ohio Tuition Trust Authority
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Ohio allows state residents to deduct annual contributions they make to any Ohio 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 per beneficiary for single taxpayers and \$4,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The unlimited carry forward for Ohioans who contribute more than \$4,000 in one year allows Ohioans to continue to subtract \$4,000 per year, per beneficiary from their State of Ohio taxable Income until all 529 contributions are deducted.	<b>Yes</b> Ohio allows state residents to deduct annual contributions they make to any Ohio 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 per beneficiary for single taxpayers and \$4,000 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The unlimited carry forward for Ohioans who contribute more than \$4,000 in one year allows Ohioans to continue to subtract \$4,000 per year, per beneficiary from their State of Ohio taxable Income until all 529 contributions are deducted.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Ohio and non-Ohio 529 plans are exempt from Ohio's state income taxes.	Qualified distributions from Ohio and non-Ohio 529 plans are exempt from Ohio's state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.165% - 2.175%</b> Class A: 0.415% - 1.425% Class C: 0.485% - 2.175% Class I: 0.165% - 1.175%	<b>0% - 0.435%</b> Enrollment Year and Static Options: 0.145% - 0.435% Fifth Third Banking Options: 0%
Annual Maintenance Fee:	\$0 for in-state residents \$25 for out-of-state residents	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$25	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$517,000</b> Accepts contributions for a given beneficiary until OH 529 account balances reach \$517,000.	<b>\$517,000</b> Accepts contributions for a given beneficiary until OH 529 account balances reach \$517,000.
Age or Enrollment Investment Options:	Target-Date Investment Option (7 Portfolios)	Advantage Age-Based Option (11 Portfolios) Vanguard Ohio Target Enrollment Option (12 Portfolios)
Static Investment Options:	17 Individual-fund Portfolios 3 Multi-fund Portfolios	15 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under Ohio law, an account in the Ohio 529 savings plan shall not be subject to execution, garnishment, attachment, the operation of bankruptcy or the insolvency laws, or other process of law.	Under Ohio law, an account in the Ohio 529 savings plan shall not be subject to execution, garnishment, attachment, the operation of bankruptcy or the insolvency laws, or other process of law.



Oklahoma	Oklahoma College Savings Plan	Oklahoma Dream529 Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.ok4saving.org/">https://www.ok4saving.org/</a>	<a href="https://institutional.fidelity.com/app/item/RD_9883504/oklahoma-dream-529-plan.html?pos=na">https://institutional.fidelity.com/app/item/RD_9883504/oklahoma-dream-529-plan.html?pos=na</a>
Plan Telephone:	(877) 654-7284	(877) 529-9299
State Agency:	Oklahoma College Savings Plan Board of Trustees	Oklahoma College Savings Plan Board of Trustees
Program Manager:	TIAA-CREF Tuition Financing	Fidelity Investments
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Oklahoma allows state residents to deduct annual contributions they make to any Oklahoma 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$20,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 5 years.	<b>Yes</b> Oklahoma allows state residents to deduct annual contributions they make to any Oklahoma 529 Plan from their state income taxes. There is an annual deduction limit of \$10,000 for single taxpayers and \$20,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to 5 years.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Oklahoma and non-Oklahoma 529 plans are exempt from Oklahoma's state income taxes.	Qualified distributions from Oklahoma and non-Oklahoma 529 plans are exempt from Oklahoma's state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	<b>0% - 0.52%</b> Enrollment Year Options: 0.27% - 0.31% Guaranteed Option: 0% Static Options: 0.25% - 0.52%	<b>0.25% - 2.1%</b> Class A: 0.4% - 1.35% Class C: 1.25% - 2.1% Class I: 0.25% - 1.1% Class P: 1% - 1.85%
Annual Maintenance Fee:	None	\$20
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>No Minimum Initial Contribution</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$50
Maximum Total Contribution:	<b>\$450,000</b> Accepts contributions for a given beneficiary until OK 529 account balances reach \$450,000.	<b>\$450,000</b> Accepts contributions for a given beneficiary until OK 529 account balances reach \$450,000.
Age or Enrollment Investment Options:	Years of Enrollment Option (10 Portfolios)	Age-Based Portfolios (8 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios	17 Individual-fund Portfolios 2 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Money in an Oklahoma 529 plan account is not considered in calculating eligibility for TANF, Food Stamps or the Low Income Home Energy Assistance Program (LIHEAP).	Money in an Oklahoma 529 plan account is not considered in calculating eligibility for TANF, Food Stamps or the Low Income Home Energy Assistance Program (LIHEAP).
Creditor Protection:	Under Oklahoma law, any interest in an Oklahoma 529 account of any person residing in the state shall be exempt from attachment or execution and every other species of forced sale for the payment of debts.	Under Oklahoma law, any interest in an Oklahoma 529 account of any person residing in the state shall be exempt from attachment or execution and every other species of forced sale for the payment of debts.



## Oregon

	<b>MFS 529 Savings Plan</b>	<b>Oregon College Savings Plan</b>
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.mfs.com/en-us/individual-investor/investment-planning/529-college-planning.html">https://www.mfs.com/en-us/individual-investor/investment-planning/529-college-planning.html</a>	<a href="https://www.oregoncollegesavings.com/">https://www.oregoncollegesavings.com/</a>
Plan Telephone:	(866) 529-1637	(866) 772-8464
State Agency:	Oregon 529 Savings Board, chaired by State Treasurer	Oregon 529 Savings Board, chaired by State Treasurer
Program Manager:	MFS Fund Distributors	Sunday Administration, LLC
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Oregon allows state residents to take a tax credit on annual contributions they make to any Oregon 529 Plan from their state income taxes. There is an annual tax credit limit of 100% on up to \$150 for single taxpayers and 100% on up to \$300 for taxpayers filing married/jointly. The amount the taxpayer must contribute to get the full tax credit (\$150 for single filers and \$300 for joint filers) increases based on the taxpayer's income. For more information, visit <a href="https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit">https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit</a> .	<b>Yes</b> Oregon allows state residents to take a tax credit on annual contributions they make to any Oregon 529 Plan from their state income taxes. There is an annual tax credit limit of 100% on up to \$150 for single taxpayers and 100% on up to \$300 for taxpayers filing married/jointly. The amount the taxpayer must contribute to get the full tax credit (\$150 for single filers and \$300 for joint filers) increases based on the taxpayer's income. For more information, visit <a href="https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit">https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit</a> .
State Tax Treatment of Qualified Distributions:	For Oregon residents, qualified distributions from Oregon and non-Oregon 529 plans are exempt from state income taxes.	For Oregon residents, qualified distributions from Oregon and non-Oregon 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.67% - 1.34%</b> Class A: 0.67% - 1.34%	<b>0.25% - 0.72%</b>
Annual Maintenance Fee:	\$0 for in-state residents \$25 for out-of-state residents	None
Enrollment Fee:	<b>No</b> None	<b>No</b> None
Minimum Contribution:	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$5 Min. payroll deduction plan: \$5
Maximum Total Contribution:	<b>\$400,000</b> Accepts contributions for a given beneficiary until OR 529 account balances reach \$400,000.	<b>\$400,000</b> Accepts contributions for a given beneficiary until OR 529 account balances reach \$400,000.
Age or Enrollment Investment Options:	Age-Based Investment Option (6 Portfolios)	Age-Based Aggressive (24 Portfolios)
Static Investment Options:	13 Individual-fund Portfolios 5 Multi-fund Portfolios	5 Individual-fund Portfolios 9 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No Yes. The Baby Grad program contributes \$25 to any account opened for an Oregon baby under 12 months of age. The Kinder Grad program contributes \$25 to any account opened for an Oregon child between the ages of 5-6 years.
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under Oregon law, the right of a designated beneficiary or account owner to payment from, and the moneys within, an Oregon 529 account are exempt from creditors' claims.	Under Oregon law, the right of a designated beneficiary or account owner to payment from, and the moneys within, an Oregon 529 account are exempt from creditors' claims.



Pennsylvania

	<b>Pennsylvania 529 Guaranteed Savings Plan</b>	<b>Pennsylvania 529 Investment Plan</b>
Plan Type(s):	<b>Prepaid</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.pa529.com/guaranteed-savings-plan/">https://www.pa529.com/guaranteed-savings-plan/</a>	<a href="https://www.pa529.com/investment-plan/">https://www.pa529.com/investment-plan/</a>
Plan Telephone:	(800) 440-4000	(800) 440-4000
State Agency:	Pennsylvania Treasury Department	Pennsylvania Treasury Department
Program Manager:	Pennsylvania State Treasury Department	Pennsylvania Treasury Department, Ascensus College Savings, Vanguard
Requires State Residency:	<b>Yes</b> The account owner or beneficiary must be a Pennsylvania resident at the time of program enrollment.	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Pennsylvania allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Pennsylvania, from their state income taxes. There is an annual deduction limit of \$16,000 per beneficiary for single taxpayers and \$32,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> Pennsylvania allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Pennsylvania, from their state income taxes. There is an annual deduction limit of \$16,000 per beneficiary for single taxpayers and \$32,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Pennsylvania residents, qualified distributions from Pennsylvania and non-Pennsylvania 529 plans are exempt from state income taxes.	For Pennsylvania residents, qualified distributions from Pennsylvania and non-Pennsylvania 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Pennsylvania residents, contributions to any state's 529 plan up to the gift tax exclusion amount (\$15,000 in 2020) may be deductible.	None
Asset-Based Expense Ratio:	<b>0%</b>	<b>0.21% - 0.31%</b>
Annual Maintenance Fee:	None	\$10
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$10 Minimum subsequent: \$10 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$1 Minimum subsequent: \$1 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$511,758</b> Accepts contributions for a given beneficiary until PA 529 account balances reach \$511,758.	<b>\$511,758</b> Accepts contributions for a given beneficiary until PA 529 account balances reach \$511,758.
Age or Enrollment Investment Options:		Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:		8 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:		Under Pennsylvania law, a Pennsylvania 529 account or any legal interest therein shall not be subject to attachment, levy, or execution by any creditor of an account owner or beneficiary.



## Rhode Island

	CollegeBound 529	CollegeBound Saver
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.invesco.com/college-bound-529-plan/">https://www.invesco.com/college-bound-529-plan/</a>	<a href="https://www.collegeboundsaver.com/home.html">https://www.collegeboundsaver.com/home.html</a>
Plan Telephone:	(877) 615-4116	(877) 517-4829
State Agency:	Rhode Island Office of the General Treasurer	Rhode Island Office of the General Treasurer
Program Manager:	Ascensus College Savings	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Rhode Island allows state residents to deduct annual contributions they make to any Rhode Island 529 Plan from their state income taxes. There is an annual deduction limit of \$500 for single taxpayers and \$1,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The deduction limits are applicable to Rhode Island taxpayers (resident or nonresident). The contributor must be the Account Owner to receive the deduction.	<b>Yes</b> Rhode Island allows state residents to deduct annual contributions they make to any Rhode Island 529 Plan from their state income taxes. There is an annual deduction limit of \$500 for single taxpayers and \$1,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The deduction limits are applicable to Rhode Island taxpayers (resident or nonresident). The contributor must be the Account Owner to receive the deduction.
State Tax Treatment of Qualified Distributions:	For Rhode Island residents, qualified distributions from Rhode Island and non-Rhode Island 529 plans are exempt from state income taxes.	For Rhode Island residents, qualified distributions from Rhode Island and non-Rhode Island 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.16% - 2.01%</b> Class A: 0.57% - 1.26% Class C: 1.32% - 2.01% Class I: 0.32% - 1.01% Class RA (RI Resident): 0.41% - 1.1% Class RZ (RI Resident): 0.16% - 0.85%	<b>0.02% - 0.41%</b> In-State: 0.02% - 0.31% Out-of-State: 0.12% - 0.41%
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$520,000</b> Accepts contributions for a given beneficiary until RI 529 account balances reach \$520,000.	<b>\$520,000</b> Accepts contributions for a given beneficiary until RI 529 account balances reach \$520,000.
Age or Enrollment Investment Options:	Age-Based (11 Portfolios)	Age-Based Option (11 Portfolios)
Static Investment Options:	20 Individual-fund Portfolios 4 Multi-fund Portfolios	8 Individual-fund Portfolios 3 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	Yes CollegeBound Starter offers a \$100 contribution to every child born to or adopted by Rhode Island residents if an account is opened within one year of birth or adoption.
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	Under Rhode Island law, an account balance, right or interest of a person in the Rhode Island 529 plan is exempt from attachment except to the extent that the balance, right or interest is subject to a court order pursuant to a judgment of divorce or separate maintenance or a court order concerning child support.	Under Rhode Island law, an account balance, right or interest of a person in the Rhode Island 529 plan is exempt from attachment except to the extent that the balance, right or interest is subject to a court order pursuant to a judgment of divorce or separate maintenance or a court order concerning child support.

Data provided by College Savings Plans Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



South Carolina	Future Scholar 529 College Savings Plan	Future Scholar 529 College Savings Plan (Advisor-Sold)
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://futurescholar.com/">https://futurescholar.com/</a>	<a href="https://www.columbiathreadneedleus.com/investor/investment-products/529-plans/">https://www.columbiathreadneedleus.com/investor/investment-products/529-plans/</a>
Plan Telephone:	(888) 244-5674	(888) 244-5674
State Agency:	Office of the State Treasurer of South Carolina	Office of the State Treasurer of South Carolina
Program Manager:	Columbia Management Investment Distributors	Columbia Management Investment Distributors
Requires State Residency:	<b>Yes</b> The account owner or beneficiary must be a South Carolina resident at the time of program enrollment.	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> South Carolina allows state residents to deduct annual contributions they make to any South Carolina 529 Plan from their state income taxes. There is an annual deduction limit of \$520,000 per beneficiary for single taxpayers and \$520,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> South Carolina allows state residents to deduct annual contributions they make to any South Carolina 529 Plan from their state income taxes. There is an annual deduction limit of \$520,000 per beneficiary for single taxpayers and \$520,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For South Carolina residents, qualified distributions from South Carolina and non-South Carolina 529 plans are exempt from state income taxes.	For South Carolina residents, qualified distributions from South Carolina and non-South Carolina 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	South Carolina allows state residents to deduct annual contributions they make to any South Carolina 529 Plan from their state income taxes. There is an annual deduction limit of \$520,000 per beneficiary for single taxpayers and \$520,000 per beneficiary for taxpayers filing married/jointly.	South Carolina allows state residents to deduct annual contributions they make to any South Carolina 529 Plan from their state income taxes. There is an annual deduction limit of \$520,000 per beneficiary for single taxpayers and \$520,000 per beneficiary for taxpayers filing married/jointly.
Asset-Based Expense Ratio:	<b>0% - 0.25%</b>	<b>0% - 2.33%</b> Class A: 0% - 1.58% Class C: 0% - 2.33% Class E: 0% - 1.83% Class I: 0% - 1.33%
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$520,000</b> Accepts contributions for a given beneficiary until SC 529 account balances reach \$520,000.	<b>\$520,000</b> Accepts contributions for a given beneficiary until SC 529 account balances reach \$520,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (8 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (8 Portfolios)
Static Investment Options:	10 Individual-fund Portfolios 7 Multi-fund Portfolios	25 Individual-fund Portfolios 7 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?		
Creditor Protection:	Under South Carolina law, accounts in a South Carolina 529 plan are exempt from attachment, garnishment, levy, and sale under any means or final process issued by any court or bankruptcy proceeding.	Under South Carolina law, accounts in a South Carolina 529 plan are exempt from attachment, garnishment, levy, and sale under any means or final process issued by any court or bankruptcy proceeding.



## South Dakota

	CollegeAccess 529	CollegeAccess 529
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.collegeaccess529.com/">https://www.collegeaccess529.com/</a>	<a href="https://www.collegeaccess529.com/">https://www.collegeaccess529.com/</a>
Plan Telephone:	(877) 615-4116	(866) 529-7462
State Agency:	South Dakota Investment Council	South Dakota Investment Council
Program Manager:	VP Distributors, LLC	VP Distributors, LLC
Requires State Residency:	<b>No</b>	<b>Yes</b> The account owner or beneficiary must be a South Dakota resident at the time of program enrollment.
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in South Dakota.	<b>No</b> Not applicable. There is no personal income tax in South Dakota.
State Tax Treatment of Qualified Distributions:	Not applicable. South Dakota does not have a personal income tax.	Not applicable. South Dakota does not have a personal income tax.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. South Dakota does not have a personal income tax.	Not applicable. South Dakota does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.36% - 2.54%</b> Class A: 0.71% - 1.79% Class C: 0.71% - 2.54% Class F: 0.36% - 1.44% Class SD-A: 0.46% - 1.54% Class SD-C: 0.46% - 2.19%	<b>0.42% - 1.19%</b>
Annual Maintenance Fee:	\$20	\$20
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$1,000 Minimum subsequent: \$250 Min. payroll deduction plan: \$50	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$50 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$350,000</b> Accepts contributions for a given beneficiary until SD 529 account balances reach \$350,000.	<b>\$350,000</b> Accepts contributions for a given beneficiary until SD 529 account balances reach \$350,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (9 Portfolios)	Age-Based Aggressive (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Conservative (9 Portfolios)
Static Investment Options:	12 Individual-fund Portfolios 3 Multi-fund Portfolios	1 Individual-fund Portfolios 2 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under South Dakota law, except for funds contributed within one year of a Chapter 11 bankruptcy filing by the account owner or contributor, amounts in a South Dakota 529 account are not an asset or property of the account owner, contributor, or beneficiary for purposes of paying any debt or liability, and the account is exempt from any levy, execution or judgment, or other operation of law, garnishment, or other judicial enforcement.	Under South Dakota law, except for funds contributed within one year of a Chapter 11 bankruptcy filing by the account owner or contributor, amounts in a South Dakota 529 account are not an asset or property of the account owner, contributor, or beneficiary for purposes of paying any debt or liability, and the account is exempt from any levy, execution or judgment, or other operation of law, garnishment, or other judicial enforcement.



## Tennessee

### TNStars College Savings 529 Program

Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://tnstars.treasury.tn.gov/">https://tnstars.treasury.tn.gov/</a>
Plan Telephone:	(855) 386-7827
State Agency:	State of Tennessee Department of Treasury and the Baccalaureate Education System Trust Board of Trustees
Program Manager:	State of Tennessee Department of Treasury
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Tennessee.
State Tax Treatment of Qualified Distributions:	Not applicable. Tennessee does not have a personal income tax.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Tennessee does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.23% - 0.85%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$350,000</b> Accepts contributions for a given beneficiary until TN 529 account balances reach \$350,000.
Age or Enrollment Investment Options:	Age-Based (10 Portfolios)
Static Investment Options:	15 Individual-fund Portfolios 0 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	<b>No</b> The Tennessee Investments Preparing Scholars (TIPS) is a matching grant program offering incentives to participate in the TNStars® College Savings 529 Program to Tennessee residents meeting certain household income requirements. When a qualifying family establishes a TNStars® account and enrolls a beneficiary in the TIPS program, the state will provide a 4-to-1 matching contribution. That's \$100 for every \$25 contributed by the account holder. Beneficiaries can receive a match of \$500 per year, with a lifetime maximum match of \$1,500. More information can be found at <a href="http://www.treasury.tn.gov/TIPS">www.treasury.tn.gov/TIPS</a> .
Does State Exclude 529 \$\$ for Financial Aid?	<b>No</b>
Creditor Protection:	None



## Texas

	<b>Lonestar 529 Plan</b>	<b>Texas College Savings Plan</b>
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.lonestar529.com/">https://www.lonestar529.com/</a>	<a href="https://www.texascollegesavings.com/">https://www.texascollegesavings.com/</a>
Plan Telephone:	(800) 445-4723	(800) 445-4723
State Agency:	Texas Prepaid Higher Education Tuition Board	Texas Prepaid Higher Education Tuition Board
Program Manager:	Orion Advisor Solutions, Inc.	Orion Advisor Solutions, Inc.
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Texas.	<b>No</b> Not applicable. There is no personal income tax in Texas.
State Tax Treatment of Qualified Distributions:	Not applicable. Texas does not have a personal income tax.	Not applicable. Texas does not have a personal income tax.
K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Texas does not have a personal income tax.	Not applicable. Texas does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.34% - 1.75%</b> Advisor Class : 0.34% - 1.5% Class A: 0.59% - 1.75%	<b>0.31% - 0.521%</b>
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based (10 Portfolios)	Age-Based (10 Portfolios)
Static Investment Options:	10 Individual-fund Portfolios 2 Multi-fund Portfolios	7 Individual-fund Portfolios 3 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	Under Texas law, assets in a Texas or non-Texas 529 plan are exempt from attachment, execution, and seizure for the satisfaction of debt or liability of an account owner or beneficiary.	Under Texas law, assets in a Texas or non-Texas 529 plan are exempt from attachment, execution, and seizure for the satisfaction of debt or liability of an account owner or beneficiary.



Texas (continued)

**Texas Tuition Promise Fund**

Plan Type(s):	<b>Prepaid</b>
Plan Website:	<a href="https://www.texastuitionpromisefund.com/">https://www.texastuitionpromisefund.com/</a>
Plan Telephone:	(800) 445-4723
State Agency:	Texas Prepaid Higher Education Tuition Board
Program Manager:	Northern Lights Distributors, LLC
Requires State Residency:	<b>Yes</b> The beneficiary must be a Texas resident or have a parent who is a Texas resident and is the named purchaser at the time of enrollment. Tuition units are designed to help people prepay future tuition and mandatory fees at Texas public institutions.
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Texas.
State Tax Treatment of Qualified Distributions:	Not applicable. Texas does not have a personal income tax.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$29 Minimum subsequent: \$15 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	
Static Investment Options:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes
Creditor Protection:	Under Texas law, assets in a Texas or non-Texas 529 plan are exempt from attachment, execution, and seizure for the satisfaction of debt or liability of an account owner or beneficiary.



## Utah

<b>my529</b>	
Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://my529.org/">https://my529.org/</a>
Plan Telephone:	(800) 418-2551
State Agency:	Utah Educational Savings Plan dba my529
Program Manager:	my529
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Utah allows state residents to take a tax credit on annual contributions they make to any Utah 529 Plan from their state income taxes. There is an annual tax credit limit of 5% on up to \$2,130 per beneficiary for single taxpayers and 5% on up to \$4,260 per beneficiary for taxpayers filing married/jointly. Contributions from a non-owner are creditable by the account owner and not by the non-owner/contributor. Contributions to my529, Utah's 529 plan, are eligible for a Utah state income tax credit if you designate a beneficiary on a my529 account before the beneficiary is age 19.
State Tax Treatment of Qualified Distributions:	For Utah residents, qualified distributions from Utah and non-Utah 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Utah residents, qualified distributions (which include K-12 tuition up to \$10,000 per year per student) from my529 are exempt from state income taxes.
Asset-Based Expense Ratio:	<b>0.11% - 0.49%</b> Customized Options: 0.14% - 0.49% Enrollment-Date and Static Options: 0.11% - 0.221%
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$525,000</b> Accepts contributions for a given beneficiary until UT 529 account balances reach \$525,000.
Age or Enrollment Investment Options:	Enrollment Date Options (12 Portfolios) Customized Age-Based/Age-Band Portfolios (10 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 8 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	
Creditor Protection:	Federal bankruptcy law protects certain 529 plan accounts if the beneficiary is the child, stepchild, grandchild, or step-grandchild of the debtor. The protection covers 529 plan funds that have been in the account for at least 720 calendar days. For funds in accounts held for less than 720 calendar days but more than 365 calendar days, the protection is only for the first \$6,225 of the account balance in a 529 plan. There is no protection for funds held less than 365 calendar days. Those funds are fully available to the bankruptcy estate to pay creditors. Utah law does not currently provide any additional protection against creditors for funds held through my529 (UESP). A person should consult his or her advisor regarding any specific protections that may be available in other states.



## Vermont

Vermont Higher Education Investment Plan	
Plan Type(s):	<b>Direct Sold</b>
Plan Website:	<a href="https://www.vsac.org/plan/saving-for-college-vheip">https://www.vsac.org/plan/saving-for-college-vheip</a>
Plan Telephone:	(800) 642-3177
State Agency:	Vermont Student Assistance Corporation (VSAC)
Program Manager:	Intuition College Savings Solutions
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Vermont allows state residents to take a tax credit on annual contributions they make to any Vermont 529 Plan from their state income taxes. There is an annual tax credit limit of 10% on up to \$2,500 per beneficiary for single taxpayers and 10% on up to \$5,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For Vermont residents, qualified distributions from Vermont and non-Vermont 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.39%</b>
Annual Maintenance Fee:	<b>\$10</b>
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$15
Maximum Total Contribution:	<b>\$352,800</b> Accepts contributions for a given beneficiary until VT 529 account balances reach \$352,800.
Age or Enrollment Investment Options:	Age-Based Aggressive (6 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	No
Creditor Protection:	None



## Virginia

	CollegeAmerica	Invest529
Plan Type(s):	<b>Advisor Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.americanfunds.com/advisor/products/college-america-529.html">https://www.americanfunds.com/advisor/products/college-america-529.html</a>	<a href="https://www.virginia529.com/">https://www.virginia529.com/</a>
Plan Telephone:	(800) 421-9900	(888) 567-0540
State Agency:	Virginia529	Virginia529
Program Manager:	Capital Research and Management Company, American Funds Service Company	Virginia529
Requires State Residency:	<b>No</b>	<b>No</b> The Invest529 has no residency requirement. (Only the Tuition Track Portfolio has a residency requirement).
Has State Tax Deduction?	<b>Yes</b> Virginia allows state residents to deduct annual contributions they make to any Virginia 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 for single taxpayers and \$4,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The annual deduction limit is a per-account limit. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from non-account owners will be deemed as made by the account owner for the state income tax deduction.	<b>Yes</b> Virginia allows state residents to deduct annual contributions they make to any Virginia 529 Plan from their state income taxes. There is an annual deduction limit of \$4,000 for single taxpayers and \$4,000 for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. The annual deduction limit is a per-account limit. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from non-account owners will be deemed as made by the account owner for the state income tax deduction.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Virginia and non-Virginia 529 plans are exempt from state income taxes.	Qualified distributions from Virginia and non-Virginia 529 plans are exempt from Virginia state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	For state income tax purposes, Virginia follows federal tax treatment for K-12 expenses and allows up to a \$4,000 state income tax deduction for contributions to the plan.	For state income tax purposes, Virginia follows federal tax treatment for K-12 expenses and allows up to a \$4,000 state income tax deduction for contributions to the plan.
Asset-Based Expense Ratio:	<b>0.43% - 2.07%</b> Class A: 0.44% - 1.29% Class C: 0.45% - 2.07% Class E: 0.43% - 1.47% Class F-1: 0.63% - 1.31%	<b>0% - 0.569%</b> FDIC-Insured and Tuition Track Options: 0% Target Enrollment and Static Options: 0.069% - 0.569%
Annual Maintenance Fee:	None	None
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$10 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$550,000</b> Accepts contributions for a given beneficiary until VA 529 account balances reach \$550,000.	<b>\$550,000</b> Accepts contributions for a given beneficiary until VA 529 account balances reach \$550,000.
Age or Enrollment Investment Options:	College Target Date Series (8 Portfolios)	Target Enrollment (8 Portfolios) Age-Based Income (8 Portfolios)
Static Investment Options:	30 Individual-fund Portfolios 6 Multi-fund Portfolios	8 Individual-fund Portfolios 7 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	Virginia529 offers a Smart Savers rewards program ( <a href="https://www.virginia529.com/resources/smart-savers/">https://www.virginia529.com/resources/smart-savers/</a> ) and SOAR, an early commitment scholarship program ( <a href="https://www.virginia529.com/in-the-community/soar-virginia/">https://www.virginia529.com/in-the-community/soar-virginia/</a> ).
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	No	No
Creditor Protection:	Under Virginia law, money in a Virginia 529 plan shall be exempt from creditor process and shall not be liable to attachment, garnishment, or other process.	Under Virginia law, money in a Virginia 529 plan shall be exempt from creditor process and shall not be liable to attachment, garnishment, or other process.

Data provided by College Savings Plans Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



## Washington

	DreamAhead College Investment Plan	Guaranteed Education Tuition (GET)
Plan Type(s):	<b>Direct Sold</b>	<b>Prepaid</b>
Plan Website:	<a href="https://wastate529.wa.gov/">https://wastate529.wa.gov/</a>	<a href="https://wastate529.wa.gov/">https://wastate529.wa.gov/</a>
Plan Telephone:	(844) 529-5845	(800) 955-2318
State Agency:	Washington Student Achievement Council	Washington Student Achievement Council
Program Manager:	Sunday Administration	Washington State Student Achievement Council, with the State Treasurer as a member of the WA529 committee that oversees the program
Requires State Residency:	<b>No</b>	<b>Yes</b> The account owner or the beneficiary must be a Washington resident at the time of program enrollment. The plan is designed to help people prepay future tuition and mandatory fees at Washington public institutions however, GET funds can be used at qualifying schools worldwide.
Has State Tax Deduction?	<b>No</b> Not applicable. There is no personal income tax in Washington.	<b>No</b> Not applicable. There is no personal income tax in Washington.
State Tax Treatment of Qualified Distributions:	Not applicable. Washington does not have a personal income tax.	Not applicable. Washington does not have a personal income tax.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Washington does not have a personal income tax.	Not applicable. Washington does not have a personal income tax.
Asset-Based Expense Ratio:	<b>0.254% - 0.33%</b>	<b>0%</b>
Annual Maintenance Fee:	\$30	None
Enrollment Fee:	<b>No</b>	<b>No</b> None for online enrollment. \$50 enrollment fee for paper enrollment form process.
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$5 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$133 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$500,000</b> Accepts contributions for a given beneficiary until WA 529 account balances reach \$500,000.	<b>\$500,000</b> Accepts contributions for a given beneficiary until WA 529 account balances reach \$500,000.
Age or Enrollment Investment Options:	Age-Based Aggressive (10 Portfolios) Age-Based Moderate (10 Portfolios) Age-Based Conservative (10 Portfolios)	
Static Investment Options:	1 Individual-fund Portfolios 6 Multi-fund Portfolios	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes. Washington considers current income for state financial aid purposes (all assets, including 529 accounts, are excluded from consideration).	Yes, Washington considers current income for state financial aid purposes (all assets, including 529 accounts, are excluded from consideration).
Creditor Protection:	None	None



## West Virginia

	SMART529 Direct College Savings Plan	SMART529 Select
Plan Type(s):	<b>Direct Sold</b>	<b>Direct Sold</b>
Plan Website:	<a href="https://www.smart529.com/home.html">https://www.smart529.com/home.html</a>	<a href="https://www.smart529.com/home.html">https://www.smart529.com/home.html</a>
Plan Telephone:	(866) 574-3542	(866) 574-3542
State Agency:	State Treasurer's Office under the authority of the Board of Trustees of the West Virginia College and Jumpstart Savings Programs	State Treasurer's Office under the authority of the Board of Trustees of the West Virginia College and Jumpstart Savings Programs
Program Manager:	Hartford Funds Management Company	Hartford Funds Management Company
Requires State Residency:	<b>Yes</b> The account owner or designated beneficiary must have a West Virginia mailing address or be a West Virginia resident on active duty in the U.S. armed forces.	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> West Virginia allows state residents to deduct annual contributions they make to any West Virginia 529 Plan from their state income taxes. There is an annual deduction limit of \$550,000 per beneficiary for single taxpayers and \$550,000 per beneficiary for taxpayers filing married/jointly.	<b>Yes</b> West Virginia allows state residents to deduct annual contributions they make to any West Virginia 529 Plan from their state income taxes. There is an annual deduction limit of \$550,000 per beneficiary for single taxpayers and \$550,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For West Virginia residents, qualified distributions from West Virginia and non-West Virginia 529 plans are exempt from state income taxes.	For West Virginia residents, qualified distributions from West Virginia and non-West Virginia 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	None	None
Asset-Based Expense Ratio:	<b>0.12% - 0.21%</b>	<b>0.57% - 0.63%</b>
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$0	<b>None</b> Minimum initial: \$0 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$550,000</b> Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.	<b>\$550,000</b> Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.
Age or Enrollment Investment Options:	Age-Based Portfolios (9 Portfolios)	Age-Based Portfolios (9 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 5 Multi-fund Portfolios	1 Individual-fund Portfolios 9 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	Under West Virginia law, money in the West Virginia savings plan trust fund is exempt from creditor process and not subject to attachment, garnishment, or other process, and is not subject to seizure, taking, appropriation or application by any legal or equitable process or operation of law to pay any debt or liability of any account owner, beneficiary or successor in interest.	Under West Virginia law, money in the West Virginia savings plan trust fund is exempt from creditor process and not subject to attachment, garnishment, or other process, and is not subject to seizure, taking, appropriation or application by any legal or equitable process or operation of law to pay any debt or liability of any account owner, beneficiary or successor in interest.



West Virginia (continued)	The Hartford SMART529
Plan Type(s):	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.hartfordfunds.com/products/college-savings/smart529.html">https://www.hartfordfunds.com/products/college-savings/smart529.html</a>
Plan Telephone:	(866) 574-3542
State Agency:	State Treasurer's Office under the authority of the Board of Trustees of the West Virginia College and Jumpstart Savings Programs
Program Manager:	Hartford Funds Management Company
Requires State Residency:	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> West Virginia allows state residents to deduct annual contributions they make to any West Virginia 529 Plan from their state income taxes. There is an annual deduction limit of \$550,000 per beneficiary for single taxpayers and \$550,000 per beneficiary for taxpayers filing married/jointly.
State Tax Treatment of Qualified Distributions:	For West Virginia residents, qualified distributions from West Virginia and non-West Virginia 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0.28% - 2.07%</b> Class A: 0.53% - 1.33% Class C: 1.27% - 2.07% Class E: 0.28% - 1.08%
Annual Maintenance Fee:	\$25
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$250 Minimum subsequent: \$25 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$550,000</b> Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.
Age or Enrollment Investment Options:	Age-Based (9 Portfolios)
Static Investment Options:	11 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes
Creditor Protection:	Under West Virginia law, money in the West Virginia savings plan trust fund is exempt from creditor process and not subject to attachment, garnishment, or other process, and is not subject to seizure, taking, appropriation or application by any legal or equitable process or operation of law to pay any debt or liability of any account owner, beneficiary or successor in interest.



Wisconsin	Edvest	Tomorrow's Scholar 529 Plan
Plan Type(s):	<b>Direct Sold</b>	<b>Advisor Sold</b>
Plan Website:	<a href="https://www.edvest.com/">https://www.edvest.com/</a>	<a href="https://529wi.voya.com/">https://529wi.voya.com/</a>
Plan Telephone:	(888) 338-3789	(866) 677-6933
State Agency:	Wisconsin Department of Financial Institutions (with oversight by the Wisconsin College Savings Program Board)	Wisconsin Department of Financial Institutions
Program Manager:	TIAA-CREF Tuition Financing, Inc.	Voya Investment Management
Requires State Residency:	<b>No</b>	<b>No</b>
Has State Tax Deduction?	<b>Yes</b> Wisconsin allows state residents to deduct annual contributions they make to any Wisconsin 529 Plan from their state income taxes. There is an annual deduction limit of \$3,560 per beneficiary for single taxpayers and \$3,560 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. An annual deduction limit of \$1,690 per beneficiary applies to the married filing separate status and divorced parents of a beneficiary. The annual deduction limit is subject to annual escalation.	<b>Yes</b> Wisconsin allows state residents to deduct annual contributions they make to any Wisconsin 529 Plan from their state income taxes. There is an annual deduction limit of \$3,560 per beneficiary for single taxpayers and \$3,560 per beneficiary for taxpayers filing married/jointly. Amounts contributed in excess of the annual deduction limit can be carried forward for up to an unlimited number of future taxable years. An annual deduction limit of \$1,690 per beneficiary applies to the married filing separate status and divorced parents of a beneficiary. The annual deduction limit is subject to annual escalation.
State Tax Treatment of Qualified Distributions:	For Wisconsin residents, qualified distributions from Wisconsin and non-Wisconsin 529 plans are exempt from state income taxes.	For Wisconsin residents, qualified distributions from Wisconsin and non-Wisconsin 529 plans are exempt from state income taxes.
K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	See above State Tax Deduction for annual deduction limits for contributions to the Edvest College Savings Plan.	See above State Tax Deduction for annual deduction limits for contributions to the Tomorrow's Scholar 529 Plan.
Asset-Based Expense Ratio:	<b>0% - 0.35%</b> Cash Equivalents and Bank CD Portfolio: 0.07% Principal Plus Interest Portfolio: 0% Years of Enrollment and Static Options: 0.12% - 0.35%	<b>0.19% - 2.15%</b> Class A: 0.44% - 1.4% Class AR: 1.19% - 2.15% Class C: 1.5% - 2.15% Class C1: 0.69% - 0.71% Class W: 0.19% - 1.15%
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	<b>No</b>	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$0	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$25 Min. payroll deduction plan: \$25
Maximum Total Contribution:	<b>\$527,000</b> Accepts contributions for a given beneficiary until WI 529 account balances reach \$527,000.	<b>\$527,000</b> Accepts contributions for a given beneficiary until WI 529 account balances reach \$527,000.
Age or Enrollment Investment Options:	Enrollment Year Investment Portfolios (10 Portfolios)	Age-Based (9 Portfolios)
Static Investment Options:	7 Individual-fund Portfolios 8 Multi-fund Portfolios	18 Individual-fund Portfolios 5 Multi-fund Portfolios
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid?	Yes	Yes
Creditor Protection:	Under Wisconsin law, a beneficiary's right to qualified withdrawals from a Wisconsin 529 plan is not subject to garnishment, attachment, execution, or other process of law.	Under Wisconsin law, a beneficiary's right to qualified withdrawals from a Wisconsin 529 plan is not subject to garnishment, attachment, execution, or other process of law.



All States

Private College 529

Plan Type(s):	<b>Prepaid</b>
Plan Website:	<a href="https://privatecollege529.com/">https://privatecollege529.com/</a>
Plan Telephone:	(888) 718-7878
State Agency:	Tuition Plan Consortium, LLC
Program Manager:	Intuition College Savings Solutions and Tuition Plan Consortium
Requires State Residency:	<b>No</b> Any adult with a U.S. Social Security number or Individual Taxpayer Identification Number who wants to help fund the private college education of a child, grandchild, loved one or themselves, can open an account. There are no income limits for participation. Nearly 300 private colleges nationwide participate in the program.
Has State Tax Deduction?	<b>No</b> None
State Tax Treatment of Qualified Distributions:	All states that impose an income tax generally exempt all 529 distributions used for Qualified Higher Education Expenses, including those from Private College 529 Plan.
K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	<b>0%</b>
Annual Maintenance Fee:	None
Enrollment Fee:	<b>No</b>
Minimum Contribution:	<b>Yes</b> Minimum initial: \$25 Minimum subsequent: \$0 Min. payroll deduction plan: \$0
Maximum Total Contribution:	<b>\$305,000</b> The maximum aggregate amount of Tuition Certificates that may be purchased for a single beneficiary cannot exceed the cost of tuition and mandatory fees for a period of five (5) years at the Participating Institution listed in the Schedule having the most expensive tuition and mandatory fees.
Age or Enrollment Investment Options:	
Static Investment Options:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid?	Not applicable. Not a state-sponsored plan.
Creditor Protection:	



# Glossary

- 529 Plan:** The number refers to the section of the United States Internal Revenue Code that deals with qualified tuition programs. 529 plans are education savings plans enabled by the provisions of section 529.
- Coverdell Education Savings Accounts:** These education savings plans are tax-advantaged like 529 plans; however, the annual cap on contributions to a Coverdell ESA is currently set at \$2,000 per year.
- Frontloading:** To put a large amount into an investment plan early on in order to benefit maximally from growth over time.
- Prepaid Tuition Plan:** Allows you to purchase credit hours at today's tuition rates that can be used by your child in the future.
- Tax-advantaged:** Describes an investment, account, or plan that is exempt from taxation, tax-deferred, or that offers some other type of tax benefit.
- Trust:** A legal and fiduciary arrangement allowing a third party, or a trustee, to hold assets on behalf of a beneficiary or beneficiaries. Trusts allow you to define your own terms about disbursements and other matters.
- UGMA / UTMA. Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA):** These acts allow minors to own assets. Individuals can establish UGMA accounts on behalf of minors as beneficiaries and this eliminates the need for attorneys to set up trust funds.





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4919 Route 22, Amenia, NY 12501  
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