

Financial Ratings Series

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Financial Literacy: Planning for the Future

Saving for Your Child's Education

2024/25



GREY HOUSE PUBLISHING

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Planning for the Future
**Saving for Your Child's
Education**



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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fifth 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 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 several 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. For many families, one big downside to trusts 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.

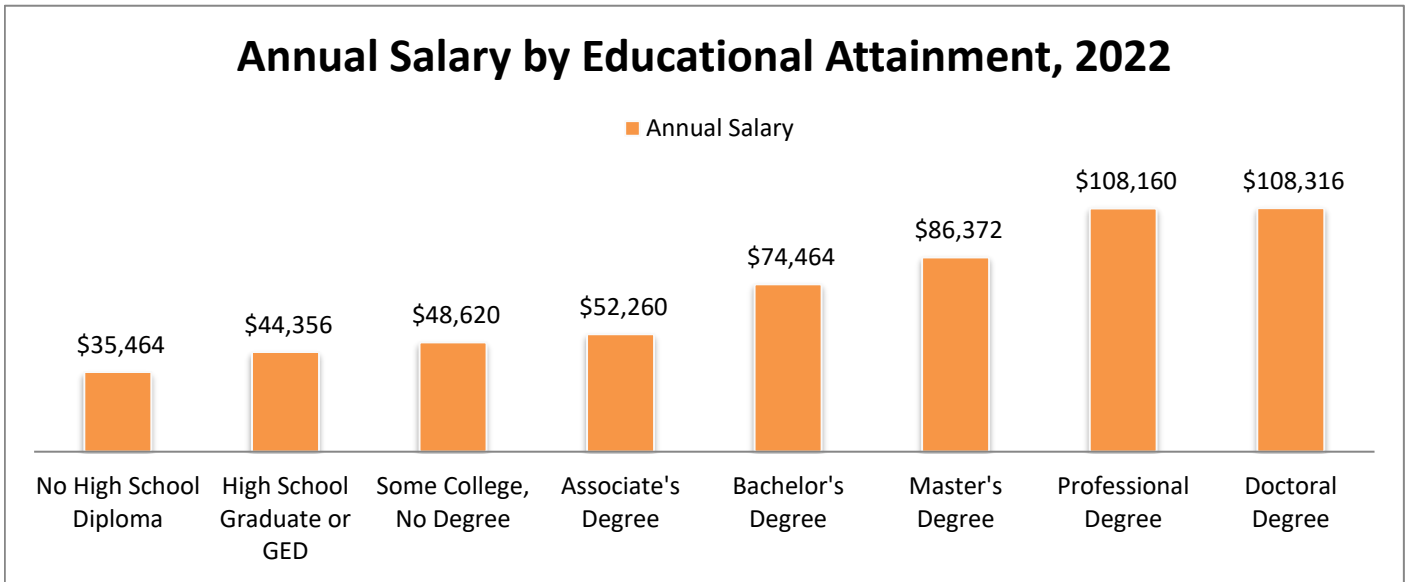
Having a college degree is more important than ever. According to the Bureau of Labor Statistics, a person with a bachelor's degree can expect to earn an annual salary that's 68% larger than someone with only a high school diploma. **Over the course of a career, that amounts to 1.5 million additional 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?

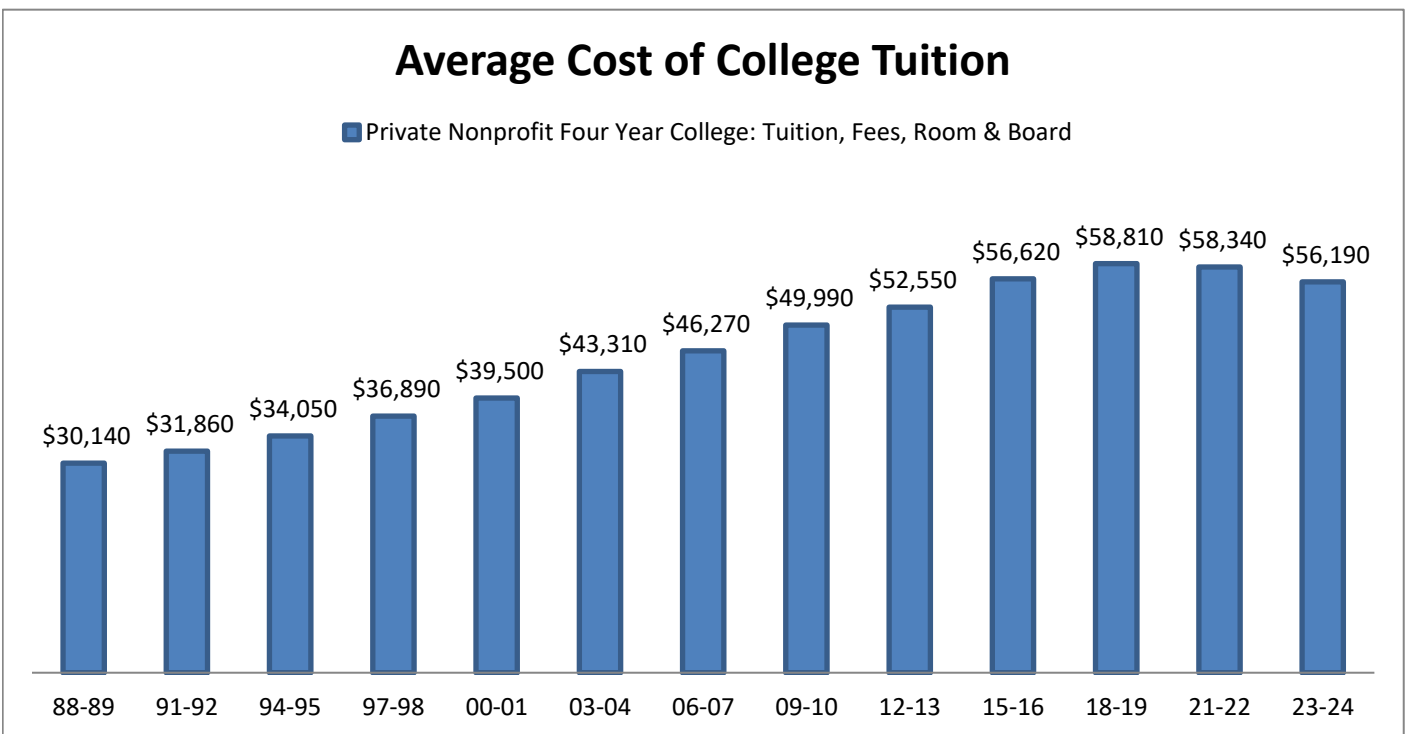
Start Small. Decide, for example, to put just one percent of your earnings aside for the month. You can begin today. Even though you are not making a big commitment, you have crossed a threshold: you are actively involved in saving money. Going forward, it is much easier to revise your saving plan than 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 \$19,312 after 18 years. If you invested \$20 a week, you would have \$38,623 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>
TABLE CP-2. Average Tuition and Fees and Housing and Food (Enrollment-Weighted) in Current Dollars and in 2023 Dollars, 1971-72 to 2023-24





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.”¹

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) investment account. It differs from a

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.

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 specifically 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.

¹ www.irs.gov/newsroom/529-plans-questions-and-answers



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.

- Over 30 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 the end of 2023, the total assets in 529 plans were worth over \$446 billion.²



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.

² <https://fred.stlouisfed.org/series/HNOA529SP>



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 a lot 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 several 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 or guidance about 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 people from abusing the plan and taking advantage of its benefits by

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 \$90,000 in 2024 as a lump sum to each grandchild without having to pay gift taxes, based on the \$18,000 annual gift tax exclusion. The grandmother and grandfather can together jointly give up to \$180,000 to each grandchild. The grandparents will be unable to give any more money to each grandchild in 2025, 2026, 2027, 2028, and 2029.”

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



squirreling away more money than you would use for education.

In New York, for example, as of 2024, 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 allow a single person to make a gift of up to \$18,000 a year before the gift tax kicks in. That number is \$36,000 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 \$90,000 (and \$180,000 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 for 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 \$28,026 on college costs in the 2022/23 academic year, an 11% increase from \$25,313 the prior year.
- Of that figure, 50% was paid for by family income and savings, 29% by scholarships and grants, 19% 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 \$7,400 towards their college fund.



homework and research your state's plan. You can also compare plans between states. Nearly 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), is a 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 Mae³ reports that 30% of families used a college savings account like a 529 plan to pay for college in 2023, compared to 21% in 2018/19.

That same report says that 88% of families agree that higher education is an investment in the student's future and 82% 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 2023 529 fee study⁴ showed that the 10-year cost on a \$10,000 investment varied from \$0 to \$1,166 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

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

⁴https://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 ESAs 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

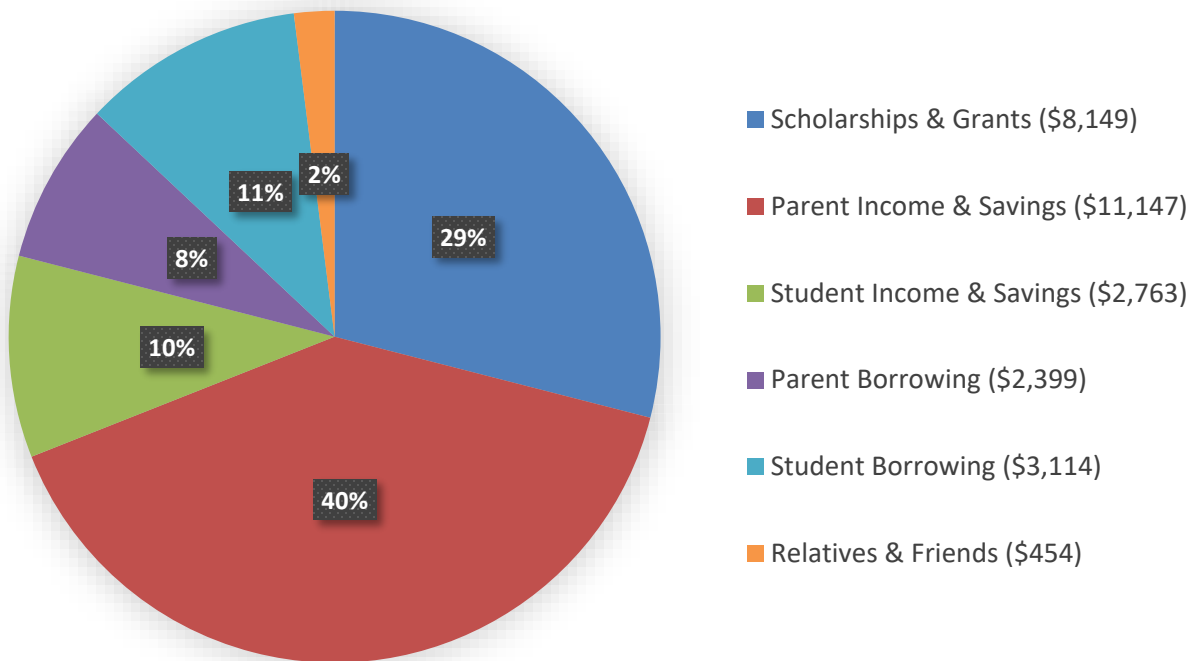
For many families, parents' income and savings is not the only source of funding to pay for their child's college education. Scholarships, grants, student loans and other sources can help pay for the full cost of college.

Sallie Mae's 2021 report⁵ 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

How the Typical Family Pays for College by Funding Source



Families reported spending an average of \$28,026 on college in the 2022–23 academic year. The chart above shows the breakdown of these funding sources.

⁵
<https://www.salliemae.com/content/dam/slm/writtencontent/Research/HowAmericaPaysforCollege2023.pdf>



made up of scholarships, grants, student savings, and student loans. 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 start saving for your child's education 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 \$11,260 per year, compared to a public four-year college out-of-state is \$29,150. A private four-year college is \$41,540 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: 2023/24 Academic Year
Public Two-Year College (in-district students)	\$3,990
Public Four-Year College (in-state students)	\$11,260
Public Four-Year College (out-of-state students)	\$29,150
Private Four-Year College	\$41,540

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 Contribution50% of tuition

Years of College..... 2

Savings Goal: \$8,244

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 255.45	\$ 4.91
2	\$ 277.60	\$ 5.33
4	\$ 305.20	\$ 5.86
6	\$ 340.61	\$ 6.55
8	\$ 387.76	\$ 7.54
10	\$ 453.68	\$ 8.72
12	\$ 552.49	\$ 10.62

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$3,990 annual tuition in 2024 would be \$8,406 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 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 Contribution75% of tuition

Years of College..... 2

Savings Goal: \$12,367

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 383.18	\$ 7.36
2	\$ 416.40	\$ 8.00
4	\$ 457.80	\$ 8.80
6	\$ 510.92	\$ 9.82
8	\$ 581.63	\$ 11.18
10	\$ 680.52	\$ 13.08
12	\$ 828.74	\$ 15.93

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$3,990 annual tuition in 2024 would be \$8,406 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 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: \$16,489

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 510.90	\$ 9.82
2	\$ 555.20	\$ 10.67
4	\$ 610.40	\$ 11.73
6	\$ 681.23	\$ 13.10
8	\$ 775.51	\$ 14.91
10	\$ 907.36	\$ 17.44
12	\$ 1,104.98	\$ 21.24

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$3,990 annual tuition in 2024 would be \$8,406 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 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 Contribution50% of tuition

Years of College..... 4

Savings Goal: \$48,432

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 1,352.10	\$26.00
2	\$ 1,455.73	\$27.99
4	\$ 1,581.93	\$30.42
6	\$ 1,739.24	\$33.44
8	\$ 1,941.04	\$37.32
10	\$ 2,209.68	\$42.49
12	\$ 2,585.35	\$49.71

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$11,260 annual tuition in 2024 would be \$25,658 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 Contribution75% of tuition

Years of College..... 4

Savings Goal: \$72,648

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 2,028.15	\$ 39.00
2	\$ 2,183.59	\$ 41.99
4	\$ 2,372.90	\$ 45.63
6	\$ 2,608.85	\$ 50.17
8	\$ 2,911.56	\$ 55.99
10	\$ 3,314.52	\$ 63.74
12	\$ 3,878.03	\$ 74.57

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$11,260 annual tuition in 2024 would be \$25,658 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: \$96,864

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 2,704.19	\$ 52.00
2	\$ 2,911.45	\$ 55.98
4	\$ 3,163.86	\$ 60.84
6	\$ 3,478.47	\$ 66.89
8	\$ 3,882.08	\$ 74.65
10	\$ 4,419.36	\$ 84.98
12	\$ 5,170.70	\$ 99.43

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$11,260 annual tuition in 2024 would be \$25,658 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 Contribution50% of tuition

Years of College..... 4

Savings Goal: \$125,382

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 3,500.32	\$ 67.31
2	\$ 3,768.60	\$ 72.47
4	\$ 4,095.32	\$ 78.75
6	\$ 4,502.55	\$ 86.58
8	\$ 5,024.99	\$ 96.63
10	\$ 5,720.44	\$ 110.00
12	\$ 6,692.98	\$ 128.71

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$29,150 annual tuition in 2024 would be \$66,426 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 Contribution75% of tuition

Years of College..... 4

Savings Goal: \$188,073

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 5,250.48	\$ 100.97
2	\$ 5,652.90	\$ 108.70
4	\$ 6,142.98	\$ 118.13
6	\$ 6,753.83	\$ 129.99
8	\$ 7,537.48	\$ 144.95
10	\$ 8,580.66	\$ 165.01
12	\$ 10,039.47	\$ 193.06

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$29,150 annual tuition in 2024 would be \$66,426 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 Contribution100% of tuition

Years of College..... 4

Savings Goal: \$250,764

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 7,000.64	\$ 134.62
2	\$ 7,537.19	\$ 144.94
4	\$ 8,190.63	\$ 157.51
6	\$ 9,005.10	\$ 173.17
8	\$ 10,049.98	\$ 193.26
10	\$ 11,440.88	\$ 220.01
12	\$ 13,385.96	\$ 257.42

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$29,150 annual tuition in 2024 would be \$66,426 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 Contribution50% of tuition

Years of College..... 4

Savings Goal: \$178,675

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 4,988.11	\$ 95.92
2	\$ 5,370.41	\$ 103.27
4	\$ 5,836.00	\$ 112.23
6	\$ 6,416.33	\$ 123.39
8	\$ 7,160.82	\$ 137.70
10	\$ 8,151.87	\$ 156.76
12	\$ 9,537.78	\$ 183.41

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$41,540 annual tuition in 2024 would be \$94,660 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 Contribution75% of tuition

Years of College..... 4

Savings Goal: \$268,012

Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 7,482.16	\$ 143.88
2	\$ 8,055.62	\$ 154.91
4	\$ 8,754.00	\$ 168.34
6	\$9,624.49	\$ 185.08
8	\$ 10,741.23	\$ 206.56
10	\$ 12,227.81	\$ 235.15
12	\$ 14,306.68	\$275.12

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$41,540 annual tuition in 2024 would be \$94,660 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 Contribution100% of tuition

Years of College..... 4

Savings Goal: \$357,350

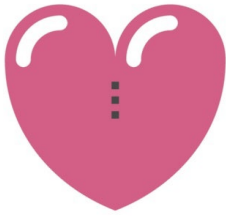
Start Saving at Age	Annual Savings Contribution	Savings Contribution per Week
0	\$ 9,976.22	\$ 191.85
2	\$ 10,740.83	\$ 206.55
4	\$ 11,672.01	\$ 224.46
6	\$ 12,832.66	\$ 246.78
8	\$ 14,321.65	\$ 275.41
10	\$ 16,303.74	\$ 313.53
12	\$ 19,075.57	\$ 366.83

Estimated figures were calculated using the College Savings Calculator provided by FINRA at https://tools.finra.org/college_savings/ using an annual return of 5.00%. The rising cost of tuition is calculated at 4.0% per year, which means that a \$41,540 annual tuition in 2024 would be \$94,660 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) _____

Insurance (Homeowner's, Renters, etc.) _____

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

Other Family Support _____

Laundry _____

Clothing, Shoes, etc. _____

Charitable Gifts, Donations, etc. _____

Entertainment (Movies, etc.) _____

Other (Haircuts, etc.) _____

FAMILY EXPENSES

Childcare _____

School Supplies _____

College Savings Account _____

DEBT & FINANCE

Debt (Credit Cards, etc.) _____

Student Loans or Other Debts _____

Prepaid Cards, Phone Cards, etc. _____

FINANCIAL GOALS

Contributions to Savings _____

Other Financial Goals _____

TOTAL MONTHLY EXPENSES _____

TOTAL MONTHLY INCOME _____

subtract your **TOTAL MONTHLY EXPENSES** _____

= _____

*Each individual's budgeting needs are unique. You can add in additional lines for other expenses to meet your needs.



Fixed Needs are necessary and are usually the same amount from month to month. They include expenses such as your mortgage or rent, phone bill, car payment, credit card payment, and electric bill.

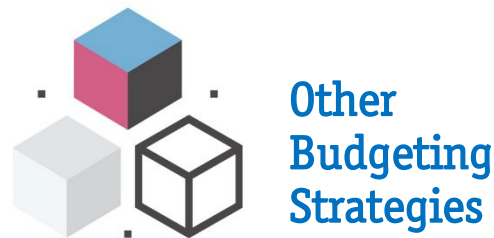
Variable Needs are also necessities but they are not the same from month to month. They include expenses such as gas, food, pet supplies, and necessary clothing.

Wants, on the other hand, are non-essential expenses. They might include meals at restaurants, movies, gym memberships, electronics, gifts, and 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.

Financial Goals, should be part of your monthly budget too. If you haven't starting saving for your emergency fund, set aside some money each month and put that into savings. Here's where you can slot in your savings for your child's education. Make educational savings part of your budget so you save a little bit towards your goal each month. You can also set aside money for debt reduction too.

Once you have your budget written down, take a look and see if you can cut back on unnecessary expenses to save money. If you are in the red, which means your expenses are greater than your earnings each month, you need to reduce expenses and/or increase your earnings.



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.

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 these apps are free, but some can cost up to \$99 per year. Try a few different apps to see which one

best fits your needs and your budgeting goals.

Make sure the app works well for you before committing to a long-term subscription. Sometimes the cost is worth it if the app really fits your lifestyle.

Some of the most popular budgeting apps are:

- **Digit:** digit.co
- **EveryDollar:** everydollar.com
- **GoodBudget:** goodbudget.com
- **Honeydue (budget for couples):** honeydue.com
- **Mint:** mint.intuit.com
- **Mobils:** mobillsapp.com
- **Monarch Money:** monarchmoney.com
- **NerdWallet Money Tracker:** nerdwallet.com
- **PearBudget:** pearbudget.com
- **Prism:** prismmoney.com
- **PocketGuard:** pocketguard.com
- **Spendee (budget for couples):** spendee.com
- **Wally:** wally.me



- **YNAB (You Need a Budget):** younedabudget.com
- **Zeta (budget for families)** askzeta.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." These apps can also help you put money aside for your child's education.

Some of these apps round up your purchases 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.

- **Acorns:** acorns.com
- **Chime Bank:** chimebank.com
- **Current:** current.com
- **Digit:** digit.co
- **Mint:** mint.intuit.com
- **Qapital:** qapital.com
- **Qoins:** qoins.io

Expense-Tracker Apps

If the idea of keeping all of your spending in a spreadsheet seems like a lot of work to you, an expense-tracker app can save you time and help you figure out where your money is spent. They keep track of your monthly expenses and put them into categories, so you can see where you can cut back and how you can put more into savings.

- **EveryDollar:** everydollar.com
- **Expensify:** expensify.com
- **Mint:** mint.intuit.com
- **TrueBill:** app.truebill.com
- **YNAB (You Need a Budget):** younedabudget.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.

Negotiate Lower Rates

Call your service providers and see if you can negotiate for a lower monthly rate. Alternatively, there are several apps like Trim, Truebill and BillShark that can negotiate lower prices for you.

Comparison shop to see if another vendor can get you the same service for a lower price.

Cancel Subscriptions you're not Using

Are there services that you're paying for and not using? Scan your credit card bills and your debit card transactions for subscriptions you haven't used in a while. You'd be surprised at how quickly those monthly fees can add up.

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.

Online thrift stores are becoming more and more popular, where you can buy gently used clothing at the fraction of the cost of buying new.

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.

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

- Choose less expensive 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, to avoid expensive impulse purchases
- Bring your lunch from home instead of ordering from or eating at restaurants
- Buy in bulk
- Compare prices between different grocery stores, and maybe save by shopping at a different store
- Try curbside pickup. You can shop online for what you need and pick it up at the store. Most grocery stores offer this service for free, and it helps to limit impulse purchases.

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 grocery bill.

Use the 24-hour rule

Wait 24 hours before making non-essential purchases. If you're looking at an item online, add it to your cart or your wish list, but wait until the next day to decide if you really want it. Waiting a day can help you cut down on unnecessary impulse purchases.

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/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 on 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 an overdraft 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.

Comparison shop for insurance

When your auto insurance policy is up for renewal, get quotes from three other insurers to make sure you're getting the best deal. Do the same for your homeowners' insurance when your policy is ready for renewal.



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, Amazon Prime, 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. It's an inexpensive place to take your kids for an afternoon of fun. Plus, your library most likely has a wide selection of DVDs and audio books in addition to physical books, all for free. 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.

National parks can be a great low-cost vacation or day trip. There are several days throughout the year where

entrance fees are waived. If you're traveling with a fourth grader, your whole car can get in free with the "Every Kid Outdoors" program. Visit everykidoutdoors.gov/index.htm for more information.

Check out museums or local exhibits in your area. You may be able to find free or reduced-cost passes to these attractions online. Check for student passes or discounts for seniors too.

Watch a local little league game. Check your town calendar for games of other community sports leagues. Tickets to a minor league game are usually much more budget-friendly than their professional counterparts.

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.

Go hiking or have a picnic. Be creative!





Save For Yourself Too

Don't forget about yourself.

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.

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.





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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



529 Plans: Comparisons by State

Alabama

CollegeCounts 529 Fund	
Plan Type(s):	Direct Sold
Plan Website:	https://www.collegecounts529.com/
Plan Telephone:	(866) 529-2228
State Agency:	Board of Trustees of Savings Board, chaired by the State Treasurer
Program Manager:	Union Bank and Trust Company
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.17% - 0.79% Age-Based Options: 0.21% - 0.24% Static Multi-Fund Options: 0.21% - 0.24% Bank Savings Portfolio: 0.17% - 0.17% Static Individual Fund Options: 0.19% - 0.79%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$475,000 Accepts contributions for a given beneficiary until AL 529 account balances reach \$475,000.
Age-based/Enrollment-year Investment Options:	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
Underlying Investments:	Vanguard, Dimensional Fund Advisors, T. Rowe Price, Dodge & Cox, Fidelity, PGIM, PIMCO
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 https://treasury.alabama.gov/collegecounts-scholarship 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.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	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.



Alaska

	Alaska 529	John Hancock Freedom 529
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.alaska529plan.com/index.html	https://www.jhinvestments.com/investments
Plan Telephone:	(866) 277-1005	(866) 222-7498
State Agency:	Education Trust of Alaska	Education Trust of Alaska
Program Manager:	T. Rowe Price Associates	T. Rowe Price Associates
Requires State Residency?	No	No
Has State Tax Deduction?	No Not applicable. There is no personal income tax in Alaska.	No 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	Not applicable. Alaska does not have a personal income tax. 0.15% - 0.87%	Not applicable. Alaska does not have a personal income tax. 0.63% - 2.23% Class C: 0.63% - 2.23% Class F: 0.63% - 1.23% Class A: 0.63% - 1.48%
Annual Maintenance Fee:	None	\$15 * Waived under certain conditions.
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$50
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until AK 529 account balances reach \$550,000.	\$550,000 Accepts contributions for a given beneficiary until AK 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	Enrollment Based (8 Portfolios)	Enrollment Based (6 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 2 Multi-fund Portfolios	8 Individual-fund Portfolios 8 Multi-fund Portfolios
Underlying Investments:	T. Rowe Price	John Hancock, T. Rowe Price, American Funds, Boston Partners, Dimensional Fund Advisors, Jennison, Wellington, Wells Capital
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.
Contribution 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
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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.



Alaska

T. Rowe Price College Savings Plan	
Plan Type(s):	Direct Sold
Plan Website:	https://www.troweprice.com/personal-investing/troweprice-529/index.html
Plan Telephone:	(800) 369-3641
State Agency:	Education Trust of Alaska
Program Manager:	T. Rowe Price Associates
Requires State Residency:	No
Has State Tax Deduction?	No
State Tax Treatment of Qualified Distributions:	Not applicable. There is no personal income tax in Alaska. Alaska does not have a personal income tax. Qualified distributions are exempt from state income taxes, where applicable.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	Not applicable. Alaska does not have a personal income tax.
Asset-Based Expense Ratio:	0.16% - 0.87%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50
Maximum Total Contribution:	Minimum payroll deduction plan contribution: \$50 \$550,000 Accepts contributions for a given beneficiary until AK 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	Enrollment Based (8 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 2 Multi-fund Portfolios
Underlying Investments:	T. Rowe Price
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 account holders and beneficiaries.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.



Arizona

	AZ529, Arizona's Education Savings Plan	Goldman Sachs 529 Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.fidelity.com/529-plans/arizona	https://www.gsam.com/content/gsam/us/en/advisors/resources/investment-ideas/goldman-sachs-529-plan.html
Plan Telephone:	(800) 972-2155	(888) 462-6209
State Agency:	Arizona Commission for Postsecondary Education	Arizona State Board of Investment
Program Manager:	Fidelity Investments	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	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.
Asset-Based Expense Ratio:	0.05% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5% Age-Based and Static Options: 0.11% - 0.95%	0.32% - 2.24% Class I: 0.32% - 1.24% Class C: 0.45% - 2.24% Class A: 0.45% - 1.49%
Annual Maintenance Fee:	None	\$20 for in-state residents \$0 for out-of-state residents
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$531,000 Accepts contributions for a given beneficiary until AZ 529 account balances reach \$531,000.	\$531,000 Accepts contributions for a given beneficiary until AZ 529 account balances reach \$531,000.
Age-based/Enrollment-year Investment Options:	Age-Based Fidelity Actively Managed Funds (8 Portfolios) Age-Based Fidelity Index Funds (8 Portfolios) Age-Based Fidelity-Blend Portfolios (8 Portfolios)	Year of Enrollment Portfolios (11 Portfolios)
Static Investment Options:	6 Individual-fund Portfolios 6 Multi-fund Portfolios	15 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	Fidelity Investments, FDIC-insured interest-bearing account for Bank Deposit Portfolio.	Goldman Sachs Asset Management, L.P.
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes	Yes
Creditor Protection:	None	None

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Arkansas

	Arkansas Brighter Future Direct Plan	Brighter Future Advisor Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.arkansas529.org/	https://brighterfutureadvisor529.com/home.html
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	For Arkansas residents, contributions to an Arkansas 529 plan up to \$5,000 (\$10,000 if married filing jointly) or a non-Arkansas plan up to \$3,000 (\$6,000 if married filing jointly) may be deductible.	For Arkansas residents, contributions to an Arkansas 529 plan up to \$5,000 (\$10,000 if married filing jointly) or a non-Arkansas plan up to \$3,000 (\$6,000 if married filing jointly) may be deductible.
Asset-Based Expense Ratio:	0.39% - 0.53% Age-Based and Static Options: 0.53% - 0.53% Savings Portfolio: 0.39% - 0.39%	0.35% - 1.38% Class A: 0.63% - 1.08%; Class L: 0.85% - 1.38% Savings Portfolio: 0.35% - 0.35% Class F: 0.38% - 0.83%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	\$10
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$5	Yes Minimum initial contribution: \$500 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until AR 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until AR 529 account balances reach \$500,000.
Age-based/Enrollment-year 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
Underlying Investments:	Vanguard Group	BlackRock
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?		
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. Please see Program Description for complete details.	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.

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.



California

ScholarShare 529	
Plan Type(s):	Direct Sold
Plan Website:	https://www.scholarshare529.com/
Plan Telephone:	(800) 544-5248
State Agency:	The ScholarShare Investment Board
Program Manager:	TIAA-CREF Tuition Financing, Inc. (TFI)
Requires State Residency:	No
Has State Tax Deduction?	No California does not currently allow a deduction or credit on your state income tax return for contributions to the plan.
State Tax Treatment of Qualified Distributions:	Qualified distributions from California and non-California 529 plans are exempt from California state income taxes.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0% - 0.43%
Annual Maintenance Fee:	None
Enrollment Fee:	No None
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$529,000 Accepts contributions for a given beneficiary until CA 529 account balances reach \$529,000.
Age-based/Enrollment-year 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
Underlying Investments:	T. Rowe Price, TIAA-CREF, DFA, PIMCO, Metropolitan West, Nuveen, Vanguard
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	Yes The 2022 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.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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):	Direct Sold	Direct Sold
Plan Website:	https://www.collegeinvest.org/529-savings-plans/direct-portfolio/	https://www.collegeinvest.org/529-savings-plans/smart-choice/
Plan Telephone:	(800) 997-4295	(800) 964-3444
State Agency:	CollegeInvest, a division of the Colorado Department of Higher Education	CollegeInvest, a division of the Colorado Department of Higher Education
Program Manager:	The Vanguard Group	FirstBank Holding Company
Requires State Residency:	No	No
Has State Tax Deduction?	Yes 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 \$22,700 per beneficiary for single taxpayers and \$34,000 per beneficiary for taxpayers filing married/jointly.	Yes 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 \$22,700 per beneficiary for single taxpayers and \$34,000 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.29%	0%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$15 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.
Age-based/Enrollment-year 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
Underlying Investments:	Vanguard	FDIC-insured bank deposit accounts with FirstBank. FDIC insurance is subject to limitations. Two options.
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.
Contribution Matching or Seed Program:	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 CollegeInvest 529 college savings account.	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 CollegeInvest 529 college savings account.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.



Colorado

	Scholars Choice Education Savings Plan	Stable Value Plus College Savings Plan
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.collegeinvest.org/529-savings-plans/scholars-choice/	https://www.collegeinvest.org/529-savings-plans/stable-value-plus/
Plan Telephone:	(888) 572-4652	(800) 478-5651
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:	No	No
Has State Tax Deduction?	Yes 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 \$22,700 per beneficiary for single taxpayers and \$34,000 per beneficiary for taxpayers filing married/jointly.	Yes 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 \$22,700 per beneficiary for single taxpayers and \$34,000 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.3% - 1.75% Class A: 0.55% - 1.25% Class C: 1.05% - 1.75% Class I: 0.3% - 1% Money Market Option: 0.38% - 0.38%	0.71% - 0.99%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until CO 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Enrollment Year Option (10 Portfolios)	
Static Investment Options:	14 Individual-fund Portfolios 4 Multi-fund Portfolios	
Underlying Investments:	Dimensional Funds, Dodge & Cox Funds, Harris Associates L.P., Nuveen Fund Advisors, LLC, Principal Fund Advisors, LLC, Teacher Advisors, LLC, T. Rowe Price Associates, Inc., Western Asset Management Company, LLC, Funding Agreement issued by TIAA-CREF Life Insurance Company	Funds are invested in a stable value investment under a funding agreement with Nationwide Mutual Insurance Company.
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.
Contribution 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.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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 Plans Network, an affiliate of the National Association of State Treasurers. Visit <https://www.collegesavings.org/529-search-and-comparison/> for more information.



Connecticut

	CHET 529 College Savings Plan - Advisor Plan	Connecticut Higher Education Trust (CHET)
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://institutional.fidelity.com/app/item/RD_9894866/chet-advisor-529-plan.html	https://www.fidelity.com/529-plans/connecticut
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:	No	No
Has State Tax Deduction?	Yes 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 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 5 years.	Yes 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 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 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	Connecticut residents are able to deduct contributions to their Connecticut sponsored 529 up to \$5,000 (\$10,000 for married, filing jointly) that will be used to pay for up to \$10,000 in K-12 tuition expenses annually per child.	Connecticut residents are able to deduct contributions to their Connecticut sponsored 529 up to \$5,000 (\$10,000 for married, filing jointly) that will be used to pay for up to \$10,000 in K-12 tuition expenses annually per child.
Asset-Based Expense Ratio:	0.25% - 2.28% Class A: 0.4% - 1.53%; Class C: 1.25% - 2.28% Class P: 1% - 2.03%; Class I: 0.25% - 1.28%	0.05% - 0.95% Age-Based and Static Options : 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%
Annual Maintenance Fee:	\$20 * If you set up a Systematic Investment Plan of at least \$50 a month, you will not be charged a \$20 Annual Account Maintenance Fee.	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$50	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until CT 529 account balances reach \$550,000.	\$550,000 Accepts contributions for a given beneficiary until CT 529 account balances reach \$550,000.
Age-based/Enrollment-year 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:	17 Individual-fund Portfolios 2 Multi-fund Portfolios	6 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	Fidelity Advisor Funds, Fidelity Series Funds	Fidelity Investments, FDIC-insured interest-bearing account for Bank Deposit Portfolio.
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. The Upromise Rewards program can be linked to any 529 plan.
Contribution Matching or Seed Program:	No	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.
Does State Exclude 529 \$\$ for Financia Aid?	No	No
Creditor Protection:	None	None

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Delaware

DE529 Education Savings Plan	
Plan Type(s):	Direct Sold
Plan Website:	https://www.fidelity.com/529-plans/delaware
Plan Telephone:	(800) 544-1655
State Agency:	Delaware Plans Management Board
Program Manager:	Fidelity Investments
Requires State Residency:	No
Has State Tax Deduction?	Yes Delaware allows state residents to deduct annual contributions they make to any Delaware 529 Plan from their state income taxes. There is an annual deduction limit of \$1,000 per beneficiary for single taxpayers and \$2,000 per beneficiary for taxpayers filing married/jointly. The 529 state tax deduction is available to single taxpayers with federal adjusted gross incomes of \$100,000 or less and married couples filing jointly with federal adjusted gross incomes of \$200,000 or less.
State Tax Treatment of Qualified Distributions:	For Delaware residents, qualified distributions from Delaware and non-Delaware 529 plans are exempt from state income taxes.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	0.05% - 0.95% Age-Based and Static Options: 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$350,000 Accepts contributions for a given beneficiary until DE 529 account balances reach \$350,000.
Age-based/Enrollment-year 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
Underlying Investments:	Fidelity Investments, FDIC-insured interest-bearing account for Bank Deposit Portfolio.
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.
Contribution Matching or Seed Program:	Yes The program First State, First Steps provides from the state \$100 to each new qualifying account. The contribution is for new DE529 accounts opened through the end of 2023 for residents five years or younger.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None

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District of Columbia	DC College Savings Plan
Plan Type(s):	Direct Sold
Plan Website:	https://www.dccollegesavings.com/
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:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	For DC residents, contributions to a DC 529 plan up to \$4,000 (\$8,000, if married filing jointly with separate accounts) are deductible.
Asset-Based Expense Ratio:	0.15% - 0.74% Principal Protected Portfolio: 0.15% - 0.15% Age-Based and Static Options: 0.31% - 0.74%
Annual Maintenance Fee:	\$10 for in-state residents \$15 for out-of-state residents
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until DC 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Age-Based Aggressive (8 Portfolios)
Static Investment Options:	9 Individual-fund Portfolios 0 Multi-fund Portfolios
Underlying Investments:	Vanguard, iShares, Loomis Sayles, Dimensional Fund Advisors, J.P. Morgan, Charles Schwab Investment Management, Ameritas Life
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None



Florida

	Florida 529 Prepaid Plan	Florida 529 Savings Plan
Plan Type(s):	Prepaid	Direct Sold
Plan Website:	https://www.myfloridaprepaid.com/	https://www.myfloridaprepaid.com/savings-plan/
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:	Yes 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.	Yes The beneficiary or the parent/guardian must have been a Florida resident for 12 months prior to enrollment.
Has State Tax Deduction?	No Not applicable. There is no personal income tax in Florida.	No 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.
Does the State Consider 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:	0%	0.02% - 0.74%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Up to \$50 Yes Minimum initial contribution: \$50 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$0	None No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$418,000 Accepts contributions for a given beneficiary until FL 529 account balances reach \$418,000.	\$418,000 Accepts contributions for a given beneficiary until FL 529 account balances reach \$418,000.
Age-based/Enrollment-year Investment Options:		Age-Based/Years to Enrollment (20 Portfolios)
Static Investment Options:		15 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:		Wellington Management Company, Florida PRIME, Dimensional Fund Advisors, Vanguard, Eaton Vance, BlackRock
Reward or Outside Scholarship Program:	Not applicable.	Not applicable.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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.



Georgia

Path2College 529 Plan	
Plan Type(s):	Direct Sold
Plan Website:	https://www.path2college529.com/
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:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider 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:	0% - 0.12% Enrollment Year Portfolios: 0.06% - 0.1% Static Investment Portfolios: 0.08% - 0.12% Principal Plus Interest Portfolio: 0% - 0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$235,000 Accepts contributions for a given beneficiary until GA 529 account balances reach \$235,000.
Age-based/Enrollment-year Investment Options:	Managed Enrollment Year (10 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	TIAA-CREF, DFA, Vanguard, Guaranteed Option through funding agreement with TIAA-CREF Life Insurance Company
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	N/A
Creditor Protection:	None



Hawaii

Hawaii's College Savings Program

Plan Type(s):	Direct Sold
Plan Website:	https://www.hi529.com/
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
Requires State Residency:	No
Has State Tax Deduction?	No Hawaii does not currently allow a deduction or credit on your state income tax return for contributions to the plan.
State Tax Treatment of Qualified Distributions:	Qualified distributions from Hawaii and non-Hawaii 529 plans are exempt from Hawaii state income taxes.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.59% - 0.66%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$15 Minimum subsequent contribution: \$15 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$305,000 Accepts contributions for a given beneficiary until HI 529 account balances reach \$305,000.
Age-based/Enrollment-year Investment Options:	Age-Based Option (8 Portfolios)
Static Investment Options:	4 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	Vanguard
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None



Idaho

Idaho College Savings Program (IDEAL)	
Plan Type(s):	Direct Sold
Plan Website:	https://www.idsave.org/home.html
Plan Telephone:	(866) 433-2533
State Agency:	Idaho College Savings Program Board
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider 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:	0.34% - 0.36%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until ID 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Target Enrollment Portfolios (12 Portfolios)
Static Investment Options:	1 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	Vanguard, Sallie Mae Bank
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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 Program	
Plan Type(s):	Advisor sold
Plan Website:	https://www.brightdirections.com/
Plan Telephone:	(866) 722-7283
State Agency:	Illinois State Treasurer
Program Manager:	Union Bank and Trust Company
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	0.14% - 1.54% Class F: 0.14% - 1.04% Class A: 0.14% - 1.29% Class E: 0.14% - 1.29% Class C: 0.14% - 1.54% Class H: 0.14% - 1.04% Class G: 0.14% - 1.29%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Age-Based Conservative (9 Portfolios) Age-Based Moderate (9 Portfolios) Age-Based Aggressive (9 Portfolios)
Static Investment Options:	51 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	American Beacon, American Century, Ariel Investments, Baird Funds, BlackRock, Calvert, Delaware Funds, Dimensional Fund Advisors, Dodge & Cox, Fidelity, Harbor Funds, Invesco, MFS, Northern Funds, PGIM, PIMCO, Principal Global, Sit Mutual Funds, T. Rowe Price, Credit Suisse, Alliance Bernstein, Vanguard, Virtus Duff & Phelps
Reward or Outside Scholarship Program:	With the Bright Directions 529 Rewards Visa Card, you'll earn 1.529% back on purchases.
Contribution Matching or Seed Program:	Yes The Illinois First Steps program offers a \$50 seed deposit to Illinois families who gave birth to or adopted a child from January 1, 2023 onwards.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	Under Illinois law, monies held in an account is exempt from the claims of the creditors of an account owner, contributor, or beneficiary. Illinois law protects your Account from all claims of creditors of the beneficiary, the account owner, or the contributor, subject to the following limits: Contributions made with an actual intent to hinder, delay, or defraud a creditor are not protected; Contributions made during the 365-day period prior to filing a bankruptcy petition are protected, for each Beneficiary, only up to the amount of the annual federal gift tax exclusion (currently \$15,000); and Contributions made during the period beginning 730 days and ending 366 days prior to filing a bankruptcy petition are protected, for each beneficiary, only up to the amount of the annual federal gift tax exclusion (currently \$15,000).

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Illinois

Bright Start College Savings Program	
Plan Type(s):	Direct Sold
Plan Website:	https://www.brightstart.com/
Plan Telephone:	(877) 432-7444
State Agency:	Illinois State Treasurer
Program Manager:	Union Bank and Trust Company
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.07% - 0.79%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Age-Based Index Option Conservative (9 Portfolios) Age-Based Index Option Moderate (9 Portfolios) Age-Based Index Option Aggressive (9 Portfolios) Age-Based Multi-Firm Option Conservative--Blend of passive and actively-managed funds (9 Portfolios) Age-Based Multi-Firm Option Moderate--Blend of passive and actively-managed funds (9 Portfolios) Age-Based Multi-Firm Option Aggressive--Blend of passive and actively-managed funds (9 Portfolios)
Static Investment Options:	17 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	Ariel Investments, Baird Funds, BlackRock, BNY Mellon, Dimensional Fund Advisors, Dodge & Cox, DWS, Invesco Oppenheimer, Nuveen, T. Rowe Price, Vanguard
Reward or Outside Scholarship Program:	With the Bright Directions 529 Rewards Visa Card, you'll earn 1.529% back on purchases.
Contribution Matching or Seed Program:	Yes The Illinois First Steps program offers a \$50 seed deposit to Illinois families who gave birth to or adopted a child from January 1, 2023 onwards.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	Under Illinois law, monies held in an account is exempt from the claims of the creditors of an account owner, contributor, or beneficiary. Illinois law protects your Account from all claims of creditors of the beneficiary, the account owner, or the contributor, subject to the following limits: Contributions made with an actual intent to hinder, delay, or defraud a creditor are not protected; Contributions made during the 365-day period prior to filing a bankruptcy petition are protected, for each Beneficiary, only up to the amount of the annual federal gift tax exclusion (currently \$15,000); and Contributions made during the period beginning 730 days and ending 366 days prior to filing a bankruptcy petition are protected, for each beneficiary, only up to the amount of the annual federal gift tax exclusion (currently \$15,000).



Illinois

	College Illinois! 529 Prepaid Tuition Program
Plan Type(s):	Prepaid
Plan Website:	https://www.collegeillinois.org/index.html
Plan Telephone:	(877) 877-3724
State Agency:	Illinois State Treasurer
Program Manager:	Illinois Student Assistance Commission
Requires State Residency:	Yes The account owes or the beneficiary must be an Illinois resident for a minimum of 12 months prior to application.
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until IL 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	
Static Investment Options:	
Underlying Investments:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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	
Plan Type(s):	Direct Sold
Plan Website:	https://www.collegechoicedirect.com/home.html
Plan Telephone:	(866) 485-9415
State Agency:	Indiana Education Savings Authority (IESA)
Program Manager:	Ascensus Broker Dealer Services, LLC
Requires State Residency:	No
Has State Tax Deduction?	Yes 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 \$7,500 for single taxpayers and 20% on up to \$7,500 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 \$1,500 per year (\$750 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	A 20% Indiana state income tax credit up to a maximum of \$1,500 (\$750 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses.
Asset-Based Expense Ratio:	0.14% - 0.64%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$10 Minimum subsequent contribution: \$10 Minimum payroll deduction plan contribution: \$10
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.
Age-based/Enrollment-year Investment Options:	Years of Enrollment (8 Portfolios)
Static Investment Options:	8 Individual-fund Portfolios 1 Multi-fund Portfolios
Underlying Investments:	Carillon Tower Advisors, NexBank, Vanguard, DFA, State Street, JP Morgan, Schwab, BlackRock, AQR Capital Management
Reward or Outside Scholarship Program:	Account owners have the opportunity to participate in the CollegeChoice 529 referral program. By telling a friend about CollegeChoice 529, both the account owner and the prospect are eligible to receive a \$20 account contribution if the prospect opens an account. 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.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes. CollegeChoice 529 Direct 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. Under federal bankruptcy law, assets held in a 529 plan account that are property of the debtor's estate are not exempt from debt for domestic support obligations. Please see Program Description for complete details.



Indiana

CollegeChoice Advisor 529 Savings Plan

Plan Type(s):	Advisor sold
Plan Website:	https://www.collegechoiceadvisor529.com/
Plan Telephone:	(866) 485-9413
State Agency:	Indiana Education Savings Authority (IESA)
Program Manager:	Ascensus Broker Dealer Services, LLC
Requires State Residency:	No
Has State Tax Deduction?	Yes 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 \$7,500 for single taxpayers and 20% on up to \$7,500 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 \$1,500 per year (\$750 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	A 20% Indiana state income tax credit up to a maximum of \$1,500 (\$750 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses.
Asset-Based Expense Ratio:	0.31% - 2.15% Capital Preservation Portfolio: 0.31% - 0.31% Savings Portfolio: 0.31% - 0.31% Class A: 0.66% - 1.4% Class C: 1.41% - 2.15% Class I: 0.41% - 1.15%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents * This fee is waived if the combined account balance for the same account owner and beneficiary is equal to or greater than \$25,000, or if the account owner or beneficiary are Indiana residents.
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.
Age-based/Enrollment-year Investment Options:	Year-of-Enrollment Option (8 Portfolios)
Static Investment Options:	12 Individual-fund Portfolios 0 Multi-fund Portfolios
Underlying Investments:	BlackRock, Diamond Hill Capital Management, NexBank, New York Life, PIMCO, Schwab, T. Rowe Price, Mellon Investments, Vanguard, American Funds
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.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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. Under federal bankruptcy law, assets held in a 529 plan account that are property of the debtor's estate are not exempt from debt for domestic support obligations. Please see Program Description for complete details.



Indiana

CollegeChoice CD 529 Savings Plan	
Plan Type(s):	Direct Sold
Plan Website:	https://www.collegechoicecd.com/csbcms
Plan Telephone:	(888) 913-2885
State Agency:	Indiana Education Savings Authority (IESA)
Program Manager:	College Savings Bank, a Division of NexBank
Requires State Residency:	No
Has State Tax Deduction?	Yes 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 \$7,500 for single taxpayers and 20% on up to \$7,500 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 \$1,500 per year (\$750 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	A 20% Indiana state income tax credit up to a maximum of \$1,500 (\$750 for married taxpayers, filing separately) when combined with any state income tax credit taken for Indiana Qualified Higher Education Expenses and Apprenticeship Program Expenses.
Asset-Based Expense Ratio:	0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until IN 529 account balances reach \$450,000.
Age-based/Enrollment-year Investment Options:	
Static Investment Options:	1 Individual-fund Portfolios 0 Multi-fund Portfolios
Underlying Investments:	FDIC-insured certificates of deposit and high-yield savings account from College Savings Bank, a Division of NexBank.
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.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	
Creditor Protection:	None



Iowa

	College Savings Iowa	IAAdvisor 529 Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.collegesavingsiowa.com/	https://529ia.voya.com/
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:	No	No
Has State Tax Deduction?	Yes 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 \$4,028 per beneficiary for single taxpayers and \$8,056 per beneficiary for taxpayers filing married/jointly.	Yes 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 \$4,028 per beneficiary for single taxpayers and \$8,056 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.
Does the State Consider 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.	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.
Asset-Based Expense Ratio:	0.18%	0.81% - 2.22% Class A: 0.81% - 1.47% Class C: 0.99% - 2.22%
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$420,000 Accepts contributions for a given beneficiary until IA 529 account balances reach \$420,000.	\$420,000 Accepts contributions for a given beneficiary until IA 529 account balances reach \$420,000.
Age-based/Enrollment-year 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	11 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	Vanguard	Baillie Gifford Overseas, BlackRock, Delaware Investments Fund Advisers, Hahn Capital Management, Polaris Capital Management, Brandywine Global Investment Management, LSV Asset Management, Van Eck Associates Corporation, Voya Investment Management Co., Wellington Management Company, J.P. Morgan, Invesco Advisers, Schwab, T. Rowe Price Associates
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	For Iowa residents, College Savings Iowa accounts are not considered when determining eligibility for state financial aid programs in Iowa.	For Iowa residents, IAAdvisor 529 Plan accounts are not considered when determining eligibility for state financial aid programs in Iowa.
Creditor Protection:	None	

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Kansas

	Learning Quest 529 Education Savings Program	Learning Quest Advisor
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.learningquest.com/home.html	https://www.learningquest.com/home/resources/resources.html
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider 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:	0.09% - 0.69%	0.35% - 2.48% Class A: 0.35% - 1.73% Class C: 0.85% - 2.48%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.	\$450,000 Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.
Age-based/Enrollment-year 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
Underlying Investments:	American Century, Vanguard, Baird Funds, Avantis Investors	American Century, Avantis, Principal Funds, T. Rowe Price, American Beacon Funds
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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.



Kansas

Schwab 529 College Savings Plan

Plan Type(s):	Direct Sold
Plan Website:	https://www.schwab.com/college-savings-accounts
Plan Telephone:	(888) 903-3863
State Agency:	Kansas State Treasurer
Program Manager:	American Century Investment Management
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider 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:	0.25% - 0.86%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until KS 529 account balances reach \$450,000.
Age-based/Enrollment-year Investment Options:	Age-Based Aggressive (10 Portfolios) Age-Based Moderate (10 Portfolios) Age-Based Conservative (10 Portfolios)
Static Investment Options:	0 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	American Century, American Beacon Funds, Schwab, Baird Funds, TCW Group, JP Morgan, Vanguard, MetWest
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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):	Direct Sold
Plan Website:	https://www.kysaves.com/
Plan Telephone:	(855) 840-4855
State Agency:	Kentucky Higher Education Assistance Authority
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	No
Has State Tax Deduction?	No Kentucky does not currently allow a deduction or credit on your state income tax return for contributions to the plan.
State Tax Treatment of Qualified Distributions:	For Kentucky residents, qualified distributions from Kentucky and non-Kentucky 529 plans are exempt from state income taxes.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.2% - 0.8%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until KY 529 account balances reach \$450,000.
Age-based/Enrollment-year Investment Options:	Years of Enrollment Investment Option (8 Portfolios)
Static Investment Options:	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	Baird Funds, BlackRock, Cohen & Steers Capital Management, Dimensional Fund Advisors, PGIM Investments, Charles Schwab Investment Management, Vanguard, State Street Global Advisors, TIAA-CREF Life Insurance Company, FDIC insurance available on the Capital Preservation Option, Principal
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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):	Direct Sold
Plan Website:	https://www.startsaving.la.gov/
Plan Telephone:	(800) 259-5626
State Agency:	Louisiana Tuition Trust Authority
Program Manager:	Louisiana State Treasurer
Requires State Residency:	Yes The account owner or beneficiary must be a Louisiana resident at the time of program enrollment.
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.02% - 0.14%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$10 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until LA 529 account balances reach \$500,000.
Age-based/Enrollment-year 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
Underlying Investments:	Vanguard
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution 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 Purposes?	
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):	Direct Sold	Advisor sold
Plan Website:	https://www.nextgenforme.com/	https://www.nextgenforme.com/why-nextgen/
Plan Telephone:	(877) 463-9843	(800) 228-3734
State Agency:	Finance Authority of Maine (FAME)	Finance Authority of Maine (FAME)
Program Manager:	Vestwell State Savings, LLC dba Sumday Administration	Vestwell State Savings, LLC dba Sumday Administration
Requires State Residency:	No	No
Has State Tax Deduction?	Yes Maine allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Maine, from their state income taxes. There is an annual deduction limit of \$1,000 per beneficiary for single taxpayers and \$1,000 per beneficiary for taxpayers filing married/jointly. Individuals who file individual Maine state income tax returns will be able to deduct up to \$1,000 per Designated Beneficiary per tax year for their total, combined contributions to any Section 529 Program during that tax year. The deduction is available to taxpayers with federal adjusted gross income of \$100,000 or less (single or married filing separately) or \$200,000 or less (married filing jointly or head of household).	Yes Maine allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Maine, from their state income taxes. There is an annual deduction limit of \$1,000 per beneficiary for single taxpayers and \$1,000 per beneficiary for taxpayers filing married/jointly. Individuals who file individual Maine state income tax returns will be able to deduct up to \$1,000 per Designated Beneficiary per tax year for their total, combined contributions to any Section 529 Program during that tax year. The deduction is available to taxpayers with federal adjusted gross income of \$100,000 or less (single or married filing separately) or \$200,000 or less (married filing jointly or head of household).
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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Asset-Based Expense Ratio:	0% - 0.51%	0% - 1.97% Class A: 0% - 1.22%; Class C: 0% - 1.97% Class I: 0% - 0.97%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$520,000 Accepts contributions for a given beneficiary until ME 529 account balances reach \$520,000.	\$520,000 Accepts contributions for a given beneficiary until ME 529 account balances reach \$520,000.
Age-based/Enrollment-year Investment Options:	BlackRock Age-Based Diversified Portfolios (10 Portfolios); iShares Age-Based Diversified Portfolios (10 Portfolios)	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: Underlying Investments:	6 Individual-fund Portfolios; 5 Multi-fund Portfolios BlackRock	25 Individual-fund Portfolios; 11 Multi-fund Portfolios American Century, BlackRock, Franklin Templeton Investments, Lord, Abnett & Co., New York Life, Massachusetts Financial Services Company, Neuberger Berman
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.
Contribution Matching or Seed Program:	Yes. Maine Matching Grants and the Alford Grant are available for Maine residents. For more information visit www.nextgenforme.com/grants-for-maine-residents/	Yes. Maine Matching Grants and the Alford Grant are available for Maine residents. For more information visit www.nextgenforme.com/grants-for-maine-residents/
Does State Exclude 529 \$\$ for Financial Aid Purposes? 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.

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Maryland

	Maryland 529-Maryland Senator Edward J. Kasemeyer Prepaid College Trust	Maryland Senator Edward J. Kasemeyer College Investment Plan
Plan Type(s):	Prepaid	Direct Sold
Plan Website:	https://maryland529.com/college-savings-plans-of-maryland/maryland-prepaid-college-trust	https://maryland529.com/
Plan Telephone:	(888) 463-4723	(888) 463-4723
State Agency:	Maryland State Treasurer	Maryland State Treasurer
Program Manager:	College Savings Plans of Maryland	T. Rowe Price Associates, Inc.
Requires State Residency:	Yes The account owner or beneficiary must be a Maryland or D.C. resident at the time of program enrollment.	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	Yes
Annual Tax Benefit/Tax Deduction For K-12		Maryland taxpayers may receive a deduction regardless of whether the contribution to a Maryland sponsored plan will be put toward qualified K-12 tuition or higher education expenses.
Asset-Based Expense Ratio:	0%	0.13% - 0.64%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until MD 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until MD 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:		Enrollment Based (8 Portfolios)
Static Investment Options:		5 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	The College Savings Plans of Maryland	T. Rowe Price
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No.	
Creditor Protection:	None	None

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Massachusetts

	U.Fund College Investing Plan	U.Plan
Plan Type(s):	Direct Sold	Prepaid
Plan Website:	https://www.fidelity.com/529-plans/massachusetts	https://www.mefa.org/products/u-plan/
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:	No	No The plan does not require participants to be Massachusetts residents. The program applies to approximately 700 Massachusetts colleges and universities.
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	No
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.05% - 0.95% Age-Based and Static Options: 0.11% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5%	0%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$300 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until MA 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until MA 529 account balances reach \$500,000.
Age-based/Enrollment-year 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	
Underlying Investments:	Fidelity Investments	
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.
Contribution 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 Purposes?		No.
Creditor Protection:	None	None

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Michigan

	MI 529 Advisor Plan	Michigan Education Savings Program
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.nuveen.com/en-us/investments/529-plan/map-fp	https://www.misaves.com/
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.42% - 1.82% Class I: 0.42% - 1.17% Class C: 1.07% - 1.82% Class AR: 1.07% - 1.82% Class A: 0.67% - 1.42%	0% - 0.185% Principal Plus Interest Option: 0% - 0% Years of Enrollment and Static Options: 0.065% - 0.185%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.
Age-based/Enrollment-year 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
Underlying Investments:	Nuveen Asset Management, TIAA Investments, Santa Barbara Asset Management, Harding Loevner, Oakmark Funds, Dimensional Fund Advisors, MetWest, Harbor Funds, Ariel Investments	TIAA-CREF, Vanguard, iShares funds, Principal Plus Interest option through TIAA-CREF Life
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes	Yes
Creditor Protection:	None	None

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Michigan

	Michigan Education Trust
Plan Type(s):	Prepaid
Plan Website:	https://www.michigan.gov/setwithmet/
Plan Telephone:	(800) 638-4543
State Agency:	Michigan Department of Treasury
Program Manager:	MET Board of Directors and Department of Treasury
Requires State Residency:	Yes 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?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0%
Annual Maintenance Fee:	None
Enrollment Fee:	Yes 25
Minimum Contribution:	Yes Minimum initial contribution: \$125 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until MI 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	
Static Investment Options:	
Underlying Investments:	Underlying investments and age-based and static investment options are not applicable
Reward or Outside Scholarship Program:	
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes.
Creditor Protection:	None



Minnesota

Minnesota College Savings Plan

Plan Type(s):	Direct Sold
Plan Website:	https://www.mnsaves.org/
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:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0% - 0.28% Principal Plus Interest Option: 0% - 0% Age-Based and Static Options: 0.12% - 0.28%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$425,000 Accepts contributions for a given beneficiary until MN 529 account balances reach \$425,000.
Age-based/Enrollment-year Investment Options:	Year of Enrollment Option (10 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	TIAA-CREF, DFA, Vanguard, Principal Plus Interest Option through funding agreement with TIAA-CREF Life Insurance Company
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None



Mississippi	Mississippi Affordable College Savings (MACS) Program	Mississippi Prepaid Affordable College Tuition (MPACT) Program
Plan Type(s):	Direct Sold	Prepaid
Plan Website:	https://www.treasury.ms.gov/collegesavingsmississippi/Pages/MACS.aspx	https://treasury.ms.gov/for-citizens/college-savings-mississippi/current-macs-mpact-enrollees/frequently-asked-questions/mpact-frequently-asked-questions/
Plan Telephone:	(800) 987-4450	(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:	No	Yes The account owner or beneficiary must be a Mississippi resident at the time of program enrollment.
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	No
Annual Tax Benefit/Tax Deduction For K-12	If you are a Mississippi taxpayer, you can deduct up to \$10,000 (up to \$20,000 for married couples) of your Mississippi 529 Plan contributions from your Mississippi state taxable income.	
Asset-Based Expense Ratio:	0% - 0.73% Age-Based and Static Options: 0.63% - 0.73% Guaranteed Option: 0% - 0%	0%
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	No	No \$60
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15	Yes Minimum initial contribution: \$3,931 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$235,000 Accepts contributions for a given beneficiary until MS 529 account balances reach \$235,000.	\$235,000 Accepts contributions for a given beneficiary until MS 529 account balances reach \$235,000.
Age-based/Enrollment-year Investment Options:	Managed Allocation Option (9 Portfolios)	
Static Investment Options:	4 Individual-fund Portfolios 5 Multi-fund Portfolios	
Underlying Investments:	TIAA-CREF, Vanguard, Wellington Management Company, Schwab	
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?		Mississippi excludes the value of an account for state financial aid purposes?
Creditor Protection:	None	

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Missouri

MOST--Missouri's 529 Education Plan

Plan Type(s):	Direct Sold
Plan Website:	https://www.missourimost.org/
Plan Telephone:	(877) 424-4377
State Agency:	Missouri Education Program Board
Program Manager:	Ascensus College Savings Recordkeeping Services, LLC
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider 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.
Asset-Based Expense Ratio:	0.17% - 0.42%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until MO 529 account balances reach \$550,000.
Age-based/Enrollment-year 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
Underlying Investments:	Vanguard, Dimensional Fund Advisors
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	
Creditor Protection:	None



Montana

Achieve Montana

Plan Type(s):	Direct Sold
Plan Website:	https://achievemontana.com/
Plan Telephone:	(877) 486-9271
State Agency:	Montana Board of Regents of Higher Education
Program Manager:	Ascensus College Savings Recordkeeping Services
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.395% - 0.587%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$396,000 Accepts contributions for a given beneficiary until MT 529 account balances reach \$396,000.
Age-based/Enrollment-year Investment Options:	Years of Enrollment (8 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	Blackrock, Charles Schwab, Dimensional Fund Advisors LP, New York Life, Vanguard Group
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes
Creditor Protection:	None



Nebraska

	Bloomwell 529 Education Savings Plan	NEST Advisor College Savings Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://bloomwell529.com/	https://nest529advisor.com/
Plan Telephone:	(877) 408-4644	(888) 659-6378
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Asset-Based Expense Ratio:	0.16% - 0.69%	0.17% - 1.77% Class C: 0.17% - 1.27% Class A: 0.17% - 1.02% Class C-1: 0.17% - 1.77%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Age-Based Core (9 Portfolios) Age-Based 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
Underlying Investments:	Vanguard, T. Rowe Price, DFA, MetWest, State Street, iShares, Goldman Sachs, Nuveen, VanEck Vectors	Vanguard, T. Rowe Price, DFA, MetWest Funds, State Street, Fidelity, PGIM, American Funds, Northern Funds, Dodge and Cox Funds
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Nebraska

	NEST Direct College Savings Plan	State Farm 529 Savings Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://nest529.com/	https://www.statefarm.com/finances/education-savings-plans/state-farm-529-college-plans
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Asset-Based Expense Ratio:	0.1% - 0.65%	0.17% - 0.49% Class A: 0.46% - 0.49% Bank Savings : 0.17% - 0.17% Money Market: 0.35% - 0.35%
Annual Maintenance Fee:	None	\$15
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$50
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until NE 529 account balances reach \$500,000.
Age-based/Enrollment-year 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 Portfolios) Age-Based Multi-Firm Moderate (9 Portfolios) Age-Based Multi-Firm Conservative (9 Portfolios)	Age-Based (9 Portfolios)
Static Investment Options:	15 Individual-fund Portfolios 5 Multi-fund Portfolios	2 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	Vanguard, T. Rowe Price, DFA, MetWest Funds, State Street	Vanguard, DFA, Goldman Sachs, iShares, State Street
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.
Contribution Matching or Seed Program:	Yes The Meadowlark Program for children born after January 1, 2020.	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Nevada

	Future Path 529 Plan	Nevada Prepaid Tuition Program
Plan Type(s):	Direct Sold	Prepaid
Plan Website:	https://futurepath529.com/	http://www.nevadatreasurer.gov/Prepaid_Tuition/Prepaid_Home/
Plan Telephone:	(800) 587-7305	(888) 477-2667
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 College Savings Recordkeeping Services, LLC	Board of Trustees of the College Savings Plans of Nevada and the State Treasurer's Office
Requires State Residency:	No	Yes The account owner or beneficiary must be a Nevada resident or the account owner must be an alumnus of a Nevada college or university.
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.
Does the State Consider 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:	0.22% - 0.7% Asset-Based: 0.22% - 0.7%	0%
Annual Maintenance Fee:	\$0 for in-state residents \$20 for out-of-state residents	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$15 Minimum subsequent contribution: \$15 Minimum payroll deduction plan contribution: \$15	Yes Minimum initial contribution: \$1,000 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$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-based/Enrollment-year Investment Options:	Enrollment Year Portfolios (7 Portfolios)	
Static Investment Options:	17 Individual-fund Portfolios 3 Multi-fund Portfolios	
Underlying Investments:	JP Morgan	
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No	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:	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 \$1,000,000 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. However, under federal bankruptcy law, assets held in a 529 Plan account which are property of the debtor's estate are not exempt from debt for domestic support obligations. Please see Program Description for complete details.	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.

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Nevada

	Putnam 529 for America	The Vanguard 529 College Savings Plan
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.putnam.com/individual/college-savings/	https://investor.vanguard.com/accounts-plans/529-plans
Plan Telephone:	(877) 788-6265	(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:	Putnam Investment Management	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.
Does the State Consider 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:	0.3% - 2.19% Class Y: 0.3% - 1.19% Class C: 1.3% - 2.19% Class B: 1.12% - 2.19% Class A: 0.55% - 1.44% Class D: 0.96% - 1.18%	0.12% - 0.42%
Annual Maintenance Fee:	\$15	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$1,000 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$50
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-based/Enrollment-year Investment Options:	Age-Based Balanced (5 Portfolios) Age-Based Growth (5 Portfolios) Age-Based Aggressive Growth (5 Portfolios)	Target Enrollment Portfolios (12 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 13 Multi-fund Portfolios	15 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	Putnam Investment Management	Vanguard
Reward or Outside Scholarship Program:	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.	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?		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 by 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.

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Nevada

	USAA 529 Education Savings Plan	Wealthfront
Plan Type(s):	Direct Sold	Direct Sold
Plan Website:	https://www.vcm.com/	https://www.wealthfront.com/college
Plan Telephone:	(800) 235-8396	(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.
Does the State Consider 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:	0.45% - 0.9%	0.17% - 0.21%
Annual Maintenance Fee:	\$10	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$500 Minimum subsequent contribution: \$100 Minimum payroll deduction plan contribution: \$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-based/Enrollment-year Investment Options:	Age-Based Portfolios (9 Portfolios)	
Static Investment Options:	1 Individual-fund Portfolios 9 Multi-fund Portfolios	
Underlying Investments:	Victory Funds	Vanguard, BlackRock
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.
Contribution Matching or Seed Program:	Yes USAA 529 Distinguished Valor Matching Grant. Victory Capital may award a matching grant to eligible Nevada residents who have opened an Account and meet the eligibility requirements.	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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

	<u>Fidelity Advisor 529 Plan</u>	<u>Unique College Investing Plan</u>
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.fidelity.com/529-plans/new-hampshire	https://www.fidelity.com/529-plans/new-hampshire
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:	No	No
Has State Tax Deduction?	No Not applicable. There is no personal income tax in New Hampshire.	No 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
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:	0.25% - 2.1% Class C: 1.25% - 2.1% Class A: 0.4% - 1.35% Class P: 1% - 1.85% Class I: 0.25% - 1.1%	0.05% - 0.95% Bank Deposit Portfolio: 0.05% - 0.5% Age-Based and Static Options: 0.11% - 0.95%
Annual Maintenance Fee:	\$20	None
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$50	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$569,123 Accepts contributions for a given beneficiary until NH 529 account balances reach \$569,123.	\$569,123 Accepts contributions for a given beneficiary until NH 529 account balances reach \$569,123.
Age-based/Enrollment-year 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:	18 Individual-fund Portfolios 2 Multi-fund Portfolios	6 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	Fidelity Investments	Fidelity Investments, FDIC-insured interest-bearing account for Bank Deposit Portfolio.
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No	No
Creditor Protection:	None	None

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New Jersey

	Franklin Templeton 529 College Savings Plan	NJBEST 529 College Savings Plan
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.franklintempleton.com/	https://www.njbest.com/
Plan Telephone:	(866) 362-1597	(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:	No	Yes The account owner or beneficiary must be a New Jersey resident at the time of program enrollment.
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Asset-Based Expense Ratio:	0.09% - 2% Advisor Class: 0.28% - 1%; Class C: 0.09% - 2% Class A: 0.09% - 1.25%	0.09% - 0.85%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$305,000 Accepts contributions for a given beneficiary until NJ 529 account balances reach \$305,000.	\$305,000 Accepts contributions for a given beneficiary until NJ 529 account balances reach \$305,000.
Age-based/Enrollment-year Investment Options:	Age-Based Growth (10 Portfolios) Age-Based Moderate (10 Portfolios) Age-Based Conservative (10 Portfolios)	Age-Based Growth Allocations (10 Portfolios) Age-Based Moderate Allocations (10 Portfolios) Age-Based Conservative Allocations (10 Portfolios)
Static Investment Options:	14 Individual-fund Portfolios 6 Multi-fund Portfolios	2 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	Franklin Mutual Advisers, New Jersey Department of the Treasury, Division of Investments, ClearBridge Investments, Ariel Fund, Western Asset Management, Brandywine GLOBAL, Martin Currie	Franklin Mutual Advisers, New Jersey Department of the Treasury, Division of Investments, ClearBridge Investments, Ariel Fund, Western Asset Management, Brandywine GLOBAL, Martin Currie
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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New Mexico

	Scholar's Edge	The Education Plan's College Savings Program
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.scholarsedge529.com/	https://www.theeducationplan.com/
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	New Mexico residents are able to deduct contributions to their New Mexico sponsored 529 that will be used to pay for up to \$10,000 annually per child.	New Mexico residents are able to deduct contributions to their New Mexico sponsored 529 that will be used to pay for up to \$10,000 annually per child.
Asset-Based Expense Ratio:	0.28% - 2.36% Class C: 0.78% - 2.36% Class R : 0.28% - 1.36% Class A: 0.53% - 1.61%	0.1% - 0.36%
Annual Maintenance Fee:	\$20	\$20
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$1 Minimum subsequent contribution: \$1 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until NM 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until NM 529 account balances reach \$500,000.
Age-based/Enrollment-year 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
Underlying Investments:	Principal Funds, BlackRock, J.P. Morgan, New York Life, Vanguard	Vanguard Group, Dimensional Fund Advisors, TIAA-CREF, Charles Schwab Investment Management, BlackRock, PGIM Investments, New York Life, State Street Global Advisors
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	Yes	Yes
Creditor Protection:	None	None



New York

	New York's 529 Advisor-Guided College Savings Program	New York's 529 College Savings Program
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.ny529advisor.com/	https://www.nysaves.org/
Plan Telephone:	(800) 774-2108	(877) 697-2837
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No	No
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.28% - 1.99% Advisor Class : 0.28% - 0.99% Class A: 0.53% - 1.24% Class C: 1.18% - 1.99%	0.12%
Annual Maintenance Fee:	\$15 * Waived for accounts equal to or greater than \$25,000.	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$1,000 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$520,000 Accepts contributions for a given beneficiary until NY 529 account balances reach \$520,000.	\$520,000 Accepts contributions for a given beneficiary until NY 529 account balances reach \$520,000.
Age-based/Enrollment-year Investment Options:	Age-Based Option (9 Portfolios)	Target Enrollment Aggressive (19 Portfolios) Target Enrollment Moderate (17 Portfolios) Target Enrollment Conservative (13 Portfolios)
Static Investment Options:	16 Individual-fund Portfolios 6 Multi-fund Portfolios	7 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	J.P. Morgan, State Street Global Advisors	Vanguard
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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. Protection for an account owner who is not a minor is limited to \$10,000 on an aggregate basis.	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. Protection for an account owner who is not a minor is limited to \$10,000 on an aggregate basis.

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North Carolina

	Morgan Stanley National Advisory Plan	National College Savings Program
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.morganstanley.com/what-we-do/wealth-management/529-plan-options-save-for-college?Open#529plan	https://www.cfnc.org/save-for-college/
Plan Telephone:	(888) 454-3965	(800) 600-3453
State Agency:	North Carolina State Education Assistance Authority	North Carolina State Education Assistance Authority
Program Manager:	Morgan Stanley Smith Barney LLC	College Foundation of North Carolina
Requires State Residency:	No	No
Has State Tax Deduction?	No North Carolina does not currently allow a deduction or credit on your state income tax return for contributions to the plan.	No North Carolina does not currently allow a deduction or credit on your state income tax return for contributions to the plan.
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.
Does the State Consider 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% - 0.7% Static options: 0.66% - 0.7%	0.25% - 0.35%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$1,000 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until NC 529 account balances reach \$550,000.	\$550,000 Accepts contributions for a given beneficiary until NC 529 account balances reach \$550,000.
Age-based/Enrollment-year 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
Underlying Investments:	Morgan Stanley Pathway Funds	SECU, The Vanguard Group
Reward or Outside Scholarship Program:		The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?		No
Creditor Protection:	None.	None

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North Dakota

	College SAVE (Advisor)	College SAVE (Direct)
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.collegesave4u.com/home/for-advisors.html	https://www.collegesave4u.com/home.html
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider 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:	0.48% - 0.83% Advisor Class Unit: 0.83% - 0.83% Interest Accumulation Portfolio: 0.48% - 0.48%	0.48%
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:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$12.5	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$12.5
Maximum Total Contribution:	\$269,000 Accepts contributions for a given beneficiary until ND 529 account balances reach \$269,000.	\$269,000 Accepts contributions for a given beneficiary until ND 529 account balances reach \$269,000.
Age-based/Enrollment-year 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
Underlying Investments:	Vanguard	Vanguard
Reward or Outside Scholarship Program:	Account owners have the opportunity to participate in the College SAVE referral program. By telling a friend about College SAVE, both the account owner and the prospect are eligible to receive a \$25 account contribution if the prospect opens an account. 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. By telling a friend about College SAVE, both the account owner and the prospect are eligible to receive a \$25 account contribution if the prospect opens an account. 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.
Contribution Matching or Seed Program:	Yes College SAVE, together with Bank of North Dakota, offers three programs designed to help the big plans of little North Dakotans.	Yes College SAVE, together with Bank of North Dakota, offers three programs designed to help the big plans of little North Dakotans.
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Ohio

	BlackRock CollegeAdvantage Advisor 529 Savings Plan	Ohio's CollegeAdvantage 529 Plan
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.blackrock.com/us/individual/products/529-college-savings-plans/collegeadvantage-529-plan	https://www.collegeadvantage.com/
Plan Telephone:	(866) 529-8582	(800) 233-6734
State Agency:	Ohio Tuition Trust Authority	Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education
Program Manager:	BlackRock Advisors	Ohio Tuition Trust Authority
Requires State Residency:	No	No
Has State Tax Deduction?	Yes Ohio allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Ohio, 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.	Yes Ohio allows state residents to deduct annual contributions they make to any 529 Plan, those offered by other states as well as by Ohio, 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	Yes, see state tax deduction details above.	Yes, see state tax deduction details above.
Asset-Based Expense Ratio:	0.165% - 2.175% Class C: 0.485% - 2.175% Class I: 0.165% - 1.175% Class A: 0.415% - 1.425%	0% - 0.435% Fifth Third Banking Options: 0% - 0% Enrollment Year and Static Options: 0.145% - 0.435%
Annual Maintenance Fee:	\$0 for in-state residents \$25 for out-of-state residents	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$523,000 Accepts contributions for a given beneficiary until OH 529 account balances reach \$523,000.	\$523,000 Accepts contributions for a given beneficiary until OH 529 account balances reach \$523,000.
Age-based/Enrollment-year 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
Underlying Investments:	BlackRock	Vanguard, Dimensional Fund Advisors, Fifth Third Bank
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Oklahoma

	Oklahoma 529	OklahomaDream 529 Plan
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://www.oklahoma529.com/	https://institutional.fidelity.com/app/item/RD_9883504/oklahoma-dream-529-plan.html?pos=na
Plan Telephone:	(877) 654-7284	(877) 208-0098
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	Yes, see state tax deduction details above.	Yes, see state tax deduction details above.
Asset-Based Expense Ratio:	0% - 0.52% Enrollment Year Options: 0.26% - 0.31% Static Options: 0.25% - 0.52% Guaranteed Option: 0% - 0%	0.25% - 2.28% Class I: 0.25% - 1.28% Class P: 1% - 2.03% Class C: 1.25% - 2.28% Class A: 0.4% - 1.53%
Annual Maintenance Fee:	None	\$20
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$450,000 Accepts contributions for a given beneficiary until OK 529 account balances reach \$450,000.	\$450,000 Accepts contributions for a given beneficiary until OK 529 account balances reach \$450,000.
Age-based/Enrollment-year 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
Underlying Investments:	TIAA-CREF	Fidelity Management & Research Company LLC
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Oregon

	<u>MFS 529 Savings Plan</u>	<u>Oregon College Savings Plan</u>
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.mfs.com/en-us/individual-investor/product-strategies/529-college-planning.html	https://www.oregoncollegesavings.com/
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:	Vestwell State Savings, LLC	Vestwell State Savings, LLC dba Sunday Administration
Requires State Residency:	No	No
Has State Tax Deduction?	Yes 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 \$170 for single taxpayers and 100% on up to \$340 for taxpayers filing married/jointly. The amount the taxpayer must contribute to get the full tax credit (\$170 for single filers and \$340 for joint filers) increases based on the taxpayer's income. For more information, visit https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit .	Yes 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 \$170 for single taxpayers and 100% on up to \$340 for taxpayers filing married/jointly. The amount the taxpayer must contribute to get the full tax credit (\$170 for single filers and \$340 for joint filers) increases based on the taxpayer's income. For more information, visit https://www.oregoncollegesavings.com/faqs/is-there-an-oregon-income-tax-credit .
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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12		
Asset-Based Expense Ratio:	0.58% - 1.17% Class I: 0.58% - 0.92% Class A: 0.83% - 1.17%	0.2% - 0.65%
Annual Maintenance Fee:	\$0 for in-state residents \$25 for out-of-state residents	None
Enrollment Fee:	No	No None
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$5 Minimum payroll deduction plan contribution: \$5
Maximum Total Contribution:	\$400,000 Accepts contributions for a given beneficiary until OR 529 account balances reach \$400,000.	\$400,000 Accepts contributions for a given beneficiary until OR 529 account balances reach \$400,000.
Age-based/Enrollment-year Investment Options:	Age-Based Investment Option (6 Portfolios)	College Enrollment Year Portfolio (25 Portfolios)
Static Investment Options:	13 Individual-fund Portfolios 5 Multi-fund Portfolios	8 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	MFS Mutual Funds	American Beacon Funds, BNY Mellon, Champlain, Dimensional Fund Advisors, DoubleLine, LSV Asset Management, TIAA, T. Rowe Price, Vanguard, Dodge & Cox
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.
Contribution 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 Purposes?	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.

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Pennsylvania

	Pennsylvania 529 Guaranteed Savings Plan	Pennsylvania 529 Investment Plan
Plan Type(s):	Prepaid	Direct Sold
Plan Website:	https://www.pa529.com/guaranteed-savings-plan/	https://www.pa529.com/investment-plan/
Plan Telephone:	(800) 440-4000	(800) 440-4000
State Agency:	Pennsylvania Treasury Department	Pennsylvania Treasury Department
Program Manager:	Pennsylvania Treasury Department, with Ascensus College Savings as record-keeper and servicing agent	Pennsylvania Treasury Department, with Ascensus College Savings as record-keeper and servicing agent, and Vanguard as investment manager
Requires State Residency:	Yes The account owner or beneficiary must be a Pennsylvania resident at the time of program enrollment.	No
Has State Tax Deduction?	Yes 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 \$18,000 per beneficiary for single taxpayers and \$36,000 per beneficiary for taxpayers filing married/jointly.	Yes 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 \$18,000 per beneficiary for single taxpayers and \$36,000 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.
Does the State Consider 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 (\$17,000 in 2023) may be deductible.	For Pennsylvania residents, contributions to any state's 529 plan up to the gift tax exclusion amount (\$17,000 in 2023) may be deductible.
Asset-Based Expense Ratio:	0%	0.21% - 0.31%
Annual Maintenance Fee:	None	\$10
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$1 Minimum subsequent contribution: \$1 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$1 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$511,758 Accepts contributions for a given beneficiary until PA 529 account balances reach \$511,758.	\$511,758 Accepts contributions for a given beneficiary until PA 529 account balances reach \$511,758.
Age-based/Enrollment-year Investment Options:		Target Enrollment Date Portfolios offered in Two-Year Increments (12 Portfolios)
Static Investment Options:		9 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:		Vanguard
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.	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.

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Rhode Island

	CollegeBound 529 (Advisor-sold)	CollegeBound Saver (Direct-sold)
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.invesco.com/college-bound-529-plan/	https://www.collegeboundsaver.com/home.html
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:	No	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	Yes, see state tax deduction details above.	Yes, see state tax deduction details above.
Annual Maintenance Fee:	0.35% - 2.01% Class A: 0.6% - 1.26% Class C: 1.35% - 2.01% Class I: 0.35% - 1.01%	0.02% - 0.41% Out-of-State: 0.12% - 0.41% In-State: 0.02% - 0.31%
Enrollment Fee:	\$20	None
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$520,000 Accepts contributions for a given beneficiary until RI 529 account balances reach \$520,000.	\$520,000 Accepts contributions for a given beneficiary until RI 529 account balances reach \$520,000.
Age-based/Enrollment-year 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
Underlying Investments:	Invesco	Vanguard, Invesco, BlackRock, Schwab
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.
Contribution 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 Purposes?	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.

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South Carolina

	Future Scholar 529 College Savings Plan	Future Scholar 529 College Savings Plan (Advisor-Sold)
Plan Type(s):	Direct Sold	Advisor sold
Plan Website:	https://futurescholar.com/	https://www.columbiathreadneedleus.com/investor/investment-products/529-plans/
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:	Yes The account owner or beneficiary must be a SC resident at the time of program enrollment.	No
Has State Tax Deduction?	Yes 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 \$540,000 per beneficiary for single taxpayers and \$540,000 per beneficiary for taxpayers filing married/jointly.	Yes 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 \$540,000 per beneficiary for single taxpayers and \$540,000 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.
Does the State Consider 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 \$540,000 per beneficiary for single taxpayers and \$540,000 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 \$540,000 per beneficiary for single taxpayers and \$540,000 per beneficiary for taxpayers filing married/jointly.
Asset-Based Expense Ratio:	0% - 0.25%	0% - 2.33% Class A: 0% - 1.58%; Class C: 0% - 2.33% Class I: 0% - 1.33%; Class E: 0% - 1.83%
Annual Maintenance Fee:	None	\$0 for in-state residents \$25 for out-of-state residents
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$100 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$540,000 Accepts contributions for a given beneficiary until SC 529 account balances reach \$540,000.	\$540,000 Accepts contributions for a given beneficiary until SC 529 account balances reach \$540,000.
Age-based/Enrollment-year 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 (9 Portfolios)
Static Investment Options:	10 Individual-fund Portfolios 7 Multi-fund Portfolios	23 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	BlackRock, Columbia Management Investments, Schwab, The Vanguard Group	Columbia Threadneedle Investments, ClearBridge Investments, American Century, Principal, Carillon Funds, Fidelity, PGIM Investments, Janus Henderson Investors, MFS Investment Management, J.P. Morgan Asset Management, Dimensional Fund Advisors, Vanguard, Schwab
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?		
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.

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South Dakota

	CollegeAccess 529 (Advisor-sold)	CollegeAccess 529 (Direct sold)
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.collegeaccess529.com/	https://www.collegeaccess529.com/
Plan Telephone:	(866) 529-7462	(866) 529-7462
State Agency:	South Dakota Investment Council	South Dakota Investment Council
Program Manager:	VP Distributors, LLC	VP Distributors, LLC
Requires State Residency:	No	Yes The account owner or beneficiary must be a South Dakota resident at the time of program enrollment.
Has State Tax Deduction?	No Not applicable. There is no personal income tax in South Dakota.	No 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.
Does the State Consider 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:	0.34% - 2.24% Class A: 0.69% - 1.49% Class SD-A: 0.44% - 1.24% Class SD-C: 0.44% - 1.89% Class C: 0.69% - 2.24% Class F: 0.34% - 1.14%	0.37% - 0.89%
Annual Maintenance Fee:	\$20	\$20
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$1,000 Minimum subsequent contribution: \$250 Minimum payroll deduction plan contribution: \$50	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$50 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$350,000 Accepts contributions for a given beneficiary until SD 529 account balances reach \$350,000.	\$350,000 Accepts contributions for a given beneficiary until SD 529 account balances reach \$350,000.
Age-based/Enrollment-year 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
Underlying Investments:	American Funds, Dimensional Fund Advisors, Dodge & Cox, Metropolitan West, Parametric International, PIMCO, TIAA-CREF, Virtus	American Funds, Dimensional Fund Advisors, Dodge & Cox, Metropolitan West, PIMCO, TIAA-CREF, Virtus
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Tennessee

TNStars College Savings 529 Program

Plan Type(s):	Direct Sold
Plan Website:	https://tnstars.treasury.tn.gov/
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:	No
Has State Tax Deduction?	No 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.
Does the State Consider 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:	0.23% - 0.85%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$350,000 Accepts contributions for a given beneficiary until TN 529 account balances reach \$350,000.
Age-based/Enrollment-year Investment Options:	Age-Based (10 Portfolios)
Static Investment Options:	15 Individual-fund Portfolios 0 Multi-fund Portfolios
Underlying Investments:	Vanguard, DoubleLine Capital LP, PRIMECAP Management Company, Western Asset Management Company
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No 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 www.treasury.tn.gov/TIPS .
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None



Texas

	LoneStar 529 Plan	Texas College Savings Plan
Plan Type(s):	Advisor sold	Direct Sold
Plan Website:	https://www.lonestar529.com/	https://www.texascollegesavings.com/
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:	No	No
Has State Tax Deduction?	No Not applicable. There is no personal income tax in Texas.	No 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.
Does the State Consider 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:	0.34% - 1.71% Advisor Class : 0.34% - 1.46% Class A: 0.59% - 1.71%	0.31% - 0.52%
Annual Maintenance Fee:	None	None
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Target Enrollment Year (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
Underlying Investments:	Artisan Partners Limited Partnership, Dimensional Fund Advisors, Dodge & Cox, Dreyfus, Invesco, T. Rowe Price, Teachers Advisors (for the TIAA-CREF branded funds), Franklin Templeton Investments, William Blair & Company	Dimensional Fund Advisors, Eaton Vance, Federated Hermes, Vanguard, New York Life
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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Texas

	Texas Tuition Promise Fund
Plan Type(s):	Prepaid
Plan Website:	https://www.texastuitionpromisefund.com/
Plan Telephone:	(800) 445-4723
State Agency:	Texas Prepaid Higher Education Tuition Board
Program Manager:	Northern Lights Distributors, LLC
Requires State Residency:	Yes 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?	No 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$29 Minimum subsequent contribution: \$15 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until TX 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	
Static Investment Options:	
Underlying Investments:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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

my529	
Plan Type(s):	Direct Sold
Plan Website:	https://my529.org/
Plan Telephone:	(800) 418-2551
State Agency:	Utah Educational Savings Plan dba my529
Program Manager:	my529
Requires State Residency:	No
Has State Tax Deduction?	Yes 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 4.65% on up to \$2,410 per beneficiary for single taxpayers and 4.65% on up to \$4,820 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.
Does the State Consider 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:	0.1% - 0.455% Enrollment-Date and Static Options: 0.1% - 0.221% Customized Options: 0.13% - 0.455%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$560,000 Accepts contributions for a given beneficiary until UT 529 account balances reach \$560,000.
Age-based/Enrollment-year Investment Options:	Enrollment Date Options (12 Portfolios) Customized Age-Based/Age-Band Portfolios (10 Portfolios)
Static Investment Options:	3 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	Vanguard, Dimensional Fund Advisors, PIMCO Stable Value, FDIC - Insured
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	
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.

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.



Vermont

Vermont Higher Education Investment Plan

Plan Type(s):	Direct Sold
Plan Website:	https://www.vsac.org/plan/saving-for-college-vheip
Plan Telephone:	(800) 637-5860
State Agency:	Vermont Student Assistance Corporation (VSAC)
Program Manager:	Intuition College Savings Solutions
Requires State Residency:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	
Asset-Based Expense Ratio:	0.39%
Annual Maintenance Fee:	\$10
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$15
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until VT 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	Age-Based Aggressive (6 Portfolios)
Static Investment Options:	1 Individual-fund Portfolios 4 Multi-fund Portfolios
Underlying Investments:	CLS Investments, TIAA-CREF, The Vanguard Group
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	No
Creditor Protection:	None



Virginia

CollegeAmerica

Plan Type(s):	Advisor sold
Plan Website:	https://www.capitalgroup.com/advisor/investments/college-america-529.html
Plan Telephone:	(800) 421-9900
State Agency:	Virginia529
Program Manager:	Capital Research and Management Company, American Funds Service Company and American Funds Distributors
Requires State Residency:	No
Has State Tax Deduction?	Yes 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:	For Virginia residents, qualified distributions from Virginia and non-Virginia 529 plans are exempt from state income taxes.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12 Asset-Based Expense Ratio:	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. 0.28% - 2.02% Class A: 0.58% - 1.23% Class C: 0.68% - 2.02% Class E: 0.67% - 1.39% Class F-1: 0.67% - 1.22% Class F-3: 0.28% - 0.83% Class F-2: 0.33% - 0.88%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until VA 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	College Target Date Series (7 Portfolios)
Static Investment Options:	30 Individual-fund Portfolios 6 Multi-fund Portfolios
Underlying Investments:	Capital Research and Management Co., American Funds
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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, nor shall it be seized, taken, appropriated, or applied by any legal or equitable process or operation of law to pay any debt or liability of any contributor or beneficiary.



Virginia

Invest529	
Plan Type(s):	Direct Sold
Plan Website:	https://www.virginia529.com/
Plan Telephone:	(888) 567-0540
State Agency:	Virginia529
Program Manager:	Virginia529
Requires State Residency:	No The Invest529 has no residency requirement. (Only the Tuition Track Portfolio has a residency requirement).
Has State Tax Deduction?	Yes 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 Virginia state income taxes.
Does the State Consider K-12 Expenses Qualified?	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.
Asset-Based Expense Ratio:	0% - 0.561% Target Enrollment and Static Options: 0.071% - 0.561% FDIC-Insured and Tuition Track Options: 0% - 0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$10 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until VA 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	Target Enrollment (7 Portfolios) Target Risk (6 Portfolios)
Static Investment Options:	8 Individual-fund Portfolios 7 Multi-fund Portfolios
Underlying Investments:	Vanguard, Capital Research and Management Co., Wellington Management Company, Sands Capital Management, Dimensional Fund Advisors, Blackstone Property Advisors, UBS Realty Investors, PGIM Fixed Income, Invesco, Parnassus Investments, Atlantic Union Bank, Neuberger Berman
Reward or Outside Scholarship Program:	Virginia529 offers a Smart Savers rewards program (https://www.virginia529.com/resources/smart-savers/) and SOAR, an early commitment scholarship program (https://www.virginia529.com/in-the-community/soar-virginia/).
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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, nor shall it be seized, taken, appropriated, or applied by any legal or equitable process or operation of law to pay any debt or liability of any contributor or beneficiary.



Washington

	DreamAhead College Investment Plan	Guaranteed Education Tuition (GET)
Plan Type(s):	Direct Sold	Prepaid
Plan Website:	https://wastate529.wa.gov/	https://wastate529.wa.gov/
Plan Telephone:	(844) 529-5845	(800) 955-2318
State Agency:	Washington Student Achievement Council	Washington Student Achievement Council
Program Manager:	Vestwell State Savings, LLC dba 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:	No	Yes 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?	No Not applicable. There is no personal income tax in Washington.	No 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.
Does the State Consider 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:	0.254% - 0.32%	0%
Annual Maintenance Fee:	\$30	None
Enrollment Fee:	No	No None for online enrollment. \$50 enrollment fee for paper enrollment form process.
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$5 Minimum payroll deduction plan contribution: \$5	Yes Minimum initial contribution: \$116 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$5
Maximum Total Contribution:	\$500,000 Accepts contributions for a given beneficiary until WA 529 account balances reach \$500,000.	\$500,000 Accepts contributions for a given beneficiary until WA 529 account balances reach \$500,000.
Age-based/Enrollment-year Investment Options:	Year of Enrollment Growth (10 Portfolios) Year of Enrollment Moderate (10 Portfolios) Year of Enrollment Conservative (10 Portfolios)	
Static Investment Options:	1 Individual-fund Portfolios 6 Multi-fund Portfolios	
Underlying Investments:	Fidelity Investments, Charles Schwab Investment Management, Vanguard	Underlying investments and age-based and static investment options do not apply
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	DreamAhead accounts may be considered when determining eligibility for State financial aid programs. Check with the financial aid office of an Eligible Educational Institution for more information.	Prepaid tuition accounts may be considered when determining eligibility for State financial aid programs. Check with the financial aid office of an Eligible Educational Institution for more information.
Creditor Protection:	No	None.



West Virginia

	SMART529 Direct College Savings Plan	SMART529 Select
Plan Type(s):	Direct Sold	Direct Sold
Plan Website:	https://www.smart529.com/home.html	https://www.smart529.com/home.html
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:	Yes 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.	No
Has State Tax Deduction?	Yes 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.	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes	Yes
Annual Tax Benefit/Tax Deduction For K-12	Yes, see state tax deduction details above.	Yes, see state tax deduction details above.
Asset-Based Expense Ratio:	0.12% - 0.21%	0.52% - 0.62%
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	No	No
Minimum Contribution:	No Minimum Initial Contribution Minimum initial contribution: \$0 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$50 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.	\$550,000 Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.
Age-based/Enrollment-year 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 5 Multi-fund Portfolios
Underlying Investments:	Vanguard, Invesco	DFA
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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.



West Virginia

The Hartford SMART529

Plan Type(s):	Advisor sold
Plan Website:	https://www.hartfordfunds.com/products/smart529.html
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:	No
Has State Tax Deduction?	Yes 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.
Does the State Consider K-12 Expenses Qualified?	Yes
Annual Tax Benefit/Tax Deduction For K-12	Yes, see state tax deduction details above.
Asset-Based Expense Ratio:	0.28% - 2.04% Class A: 0.53% - 1.3% Class C: 1.27% - 2.04% Class E: 0.28% - 1.05%
Annual Maintenance Fee:	\$25
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$550,000 Accepts contributions for a given beneficiary until WV 529 account balances reach \$550,000.
Age-based/Enrollment-year Investment Options:	Age-Based (9 Portfolios)
Static Investment Options:	11 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	Hartford Funds, Wellington Management Company, Invesco, Massachusetts Financial Services Company, Schwab
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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):	Direct Sold	Advisor sold
Plan Website:	https://www.edvest.com/	https://529wi.voya.com/
Plan Telephone:	(888) 338-3789	(866) 677-6933
State Agency:	Wisconsin Department of Financial Institutions (with oversight by the Wisconsin College Savings Program Board)	The Wisconsin College Savings Program Board
Program Manager:	TIAA-CREF Tuition Financing, Inc.	Voya Investment Management
Requires State Residency:	No	No
Has State Tax Deduction?	Yes 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 \$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. An annual deduction limit of \$2,000 per beneficiary applies to the married filing separate status and divorced parents of a beneficiary. The annual deduction limit is subject to annual escalation.	Yes 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 \$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. An annual deduction limit of \$2,000 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.
Does the State Consider 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:	0% - 0.33% Years of Enrollment and Static Options: 0.1% - 0.33% Principal Plus Interest Portfolio: 0% - 0%	0.18% - 2.13% Class A: 0.43% - 1.38% Class C: 1.48% - 2.13% Class C1: 0.68% - 0.69% Class W: 0.18% - 1.13% Class AR: 1.18% - 2.13%
Annual Maintenance Fee:	None	\$25
Enrollment Fee:	No	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$0	Yes Minimum initial contribution: \$250 Minimum subsequent contribution: \$25 Minimum payroll deduction plan contribution: \$25
Maximum Total Contribution:	\$545,500 Accepts contributions for a given beneficiary until WI 529 account balances reach \$545,500.	\$545,500 Accepts contributions for a given beneficiary until WI 529 account balances reach \$545,500.
Age-based/Enrollment-year Investment Options:	Enrollment Year Investment Portfolios (10 Portfolios)	Age-Based (9 Portfolios)
Static Investment Options:	5 Individual-fund Portfolios 8 Multi-fund Portfolios	18 Individual-fund Portfolios 5 Multi-fund Portfolios
Underlying Investments:	TIAA-CREF, Dimensional Fund Advisors, MetWest, T. Rowe Price	Baillie Gifford Overseas, BlackRock, Columbia Management Investments, Delaware Investments Fund Advisers, Hahn Capital Management, LSV Asset Management, Northern Trust Investments, TIAA-CREF, T. Rowe Price, Voya Investment Management Co., Wellington Management Company
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.
Contribution Matching or Seed Program:	No	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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.

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National

Private College 529

Plan Type(s):	Prepaid
Plan Website:	https://privatecollege529.com/
Plan Telephone:	(888) 718-7878
State Agency:	Tuition Plan Consortium, LLC
Program Manager:	Intuition College Savings Solutions and Tuition Plan Consortium
Requires State Residency:	No 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.
Has State Tax Deduction?	No 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.
Does the State Consider K-12 Expenses Qualified?	No
Annual Tax Benefit/Tax Deduction For K-12	None
Asset-Based Expense Ratio:	0%
Annual Maintenance Fee:	None
Enrollment Fee:	No
Minimum Contribution:	Yes Minimum initial contribution: \$25 Minimum subsequent contribution: \$0 Minimum payroll deduction plan contribution: \$0
Maximum Total Contribution:	\$305,000 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.
Age-based/Enrollment-year Investment Options:	
Static Investment Options:	
Underlying Investments:	
Reward or Outside Scholarship Program:	The Upromise Rewards program can be linked to any 529 college savings plan.
Contribution Matching or Seed Program:	No
Does State Exclude 529 \$\$ for Financial Aid Purposes?	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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