

Planning for your child's education.

Let's explore some lesser known, yet beneficial features of 529 plans

that can amplify your saving strategy.

Geography isn't a boundary.

You're not limited to your home state's 529 plan.

Shop nationwide for a plan that best fits your needs.

Considering factors like contribution limits, fees and tax benefits.

Flexibility is key.

Easily change the beneficiary to another family member

or transfer funds between plans without taxes or penalties, helping ensure

that you can always align your investments with your family's educational needs.

Broad coverage.

529 plans aren't just for tuition.

They can also cover room and board, textbooks, computers and necessary

internet access, helping you manage the full spectrum of educational expenses.

Minimal impact on your financial aid.

A 529 plan is considered a parental asset,

affecting only up to 5.64% of your expected family contribution

on financial aid applications, far less than a student owned asset.

Options for unused funds.

You can change beneficiaries.

Use the funds for graduate school or, as of 2024,

rollover up to 35,000 into a Roth IRA.

Transforming education savings into retirement savings.

Understanding these features can dramatically enhance

how you save for education with 529 plans.

tailoring them for your family's evolving needs.

Start exploring today and make the most of your educational investments.

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