

Get started today.

Open an account.

Review your financial goals and select the plan that best suits your needs. Enroll online at PA529.com or return the postcard below to obtain a free enrollment kit(s).

Make contributions.

Contribute any amount (minimum \$15 for the PA 529 GSP and \$25 for the PA 529 IP) – in a lump sum, periodically, or automatically by payroll deduction or bank transfer.

Use your account.

Use your available account balance to cover qualified higher education expenses.

**IT'S NOT TOO LATE TO SAVE FOR
YOUR CHILD'S EDUCATION.**

Please send me an enrollment kit for:

- PA 529 GUARANTEED SAVINGS PLAN
- PA 529 INVESTMENT PLAN

NAME _____

ADDRESS _____

EMAIL ADDRESS _____

PHONE NUMBER (____) _____

NUMBER OF CHILDREN TO SAVE FOR _____



A MESSAGE FROM TREASURER McCORD

Saving for college is a strategic investment that will pay dividends for your children well into the future, but families must find ways to incorporate college savings into their unique set of financial circumstances.

I'm proud to offer the Pennsylvania 529 College Savings Program, a tax advantaged way to help families save for the rising cost of college. Every dollar saved is one less that you will have to borrow in the future.

Warmly,

Rob McCord,
State Treasurer

The Pennsylvania 529 College Savings Program sponsors two plans - the PA 529 Guaranteed Savings Plan (GSP) and the PA 529 Investment Plan (IP). The guarantee of the PA 529 Guaranteed Savings Plan is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any state agency. Before investing in either plan, please carefully read that plan's disclosure statement (available at PA529.com or by calling 1-800-440-4000) to learn more about that plan, including investment objectives, risks, fees, and tax implications.

**PA529
COLLEGE
SAVINGS PROGRAM**

**It's not too
late to save
for college**



It's not too late to save for college!

Many financial advisors agree that 529 plans are one of the best ways for families to save for college, but they can also be used to pay for current year expenses. Doing so may, effectively, reduce those expenses by 3.07%.

Make college expenses Pennsylvania income tax deductible.

PAY FOR CURRENT SEMESTER EXPENSES.

Because contributions into a 529 account are deductible from Pennsylvania taxable income (within limits), by putting funds that a family intends to use to pay for even current semester expenses into a PA 529 account and then paying qualified expenses from the PA 529 account, a family can save 3.07% (the current PA income tax rate) on their expenses. There is no time limit to qualify for a Pennsylvania tax deduction; however, please keep in mind that the processing period for contributions and withdrawals may take a few weeks.

PA 529 plan benefits.



The Pennsylvania State Grant Program, as administered by PHEAA, excludes a PA 529 account from state financial aid calculations. If you are using a non-PA 529 plan or account, you may wish to consider a transfer or rollover for better financial aid treatment.

Two plans to choose from.

PA 529 GUARANTEED SAVINGS PLAN (GSP):

- A simple, lower-risk way to help keep pace with rising college tuition costs.
- Save at today's lower GSP credit rates.
- Growth is based on tuition inflation.
- Exclusively for Pennsylvanians (either the account owner or beneficiary must be a resident).

PA 529 INVESTMENT PLAN (IP):

- Financial options provided by The Vanguard Group.
- Select from 13 options – from conservative, to balanced, to aggressive – including three age-based options.
- Returns are based on the investment options that you select.

SAVE AND REDUCE YOUR TAXES.

State Tax Deductions.

Deduct contributions up to \$14,000 per beneficiary per year (up to \$28,000 per couple) from Pennsylvania taxable income.

Tax-Deferred Growth.

The earnings grow federal and state tax-free.

Tax-Free Withdrawals.

Withdrawals for qualified expenses are not subject to federal or state income taxes.

FLEXIBLE.

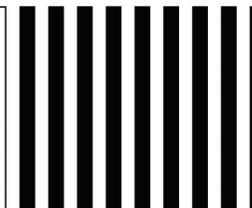
Use your account for most colleges nationwide; universities, community colleges, career schools, and law, medical, or business schools qualify. To search for eligible schools, visit fafsa.ed.gov.

PAY FOR MORE THAN JUST TUITION.

You can use your account to pay for tuition, certain room and board costs, required books, and supplies.

Cut along the dotted line and return to the PA 529 College Savings Program.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 7345 HARRISBURG PA

POSTAGE WILL BE PAID BY ADDRESSEE

PA 529 COLLEGE SAVINGS PROGRAM
PENNSYLVANIA TREASURY DEPARTMENT
PO BOX 62220
HARRISBURG PA 17106-9923

