

COLLEGE SAVINGS IOWA[®]

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YEAR-END CHECKLIST



See you next year!

Not sure how, but it's already the last newsletter of 2023! End the year strong and mark these off your 529 checklist:

1. Update contact information and delivery preferences to ensure tax documents are sent where and how you want.
2. Have Ugift[®] codes ready for family and friends to contribute during the gift-giving season.
3. If you are an Iowa taxpayer, maximize the \$3,785 Iowa income tax deduction and contribute more, if you can.

TRADES, APPRENTICESHIPS & 529S

Pay for paths beyond traditional 2- and 4-year education.

If your student likes to learn by doing, an occupation with a trade or apprenticeship might be the perfect fit for them, and you can save for those dreams!

Trade schools (also known as technical schools) involve a classroom-based environment to teach technical skills and typically take two years or less to complete. Apprenticeships are when the worker receives hands-on job training and a paycheck, and can take anywhere from one to six years to complete.

Your College Savings Iowa 529 funds can be used to pay for tuition, room and board, books and supplies at any eligible institution, including those offering trades. While apprenticeships don't typically involve a tuition bill, there can be fees, books, supplies and required equipment. These are considered qualified withdrawals if used for participation in a certified apprenticeship program.

The significance of your savings is as significant as the role trade and apprenticeship programs have on meeting our growing needs. Keep saving!

BOOST YOUR SAVINGS

Two free services to help you reach your savings

Receive Gifts

Whether it's a birthday, holiday or other special occasion, it's always the right time to give the gift of education. Ugift[®] makes it easy to invite family and friends to contribute to your account by associating each Beneficiary with a unique code and URL. Use the READYSAVE 529 app or do it online!

Earn Rewards

Receive cash-back rewards to your account for everyday purchases with Upromise[®]. First, create a free Upromise account and link it to your College Savings Iowa account. Then, as you shop for groceries and other everyday purchases, Upromise will regularly deposit cash rewards and bonuses into your linked College Savings Iowa account.

PARTICIPANT TIP

Automatically adjust your contributions annually.

Establishing regular, automatic deposits (also known as recurring contributions) is an easy and effortless way to save for education. Make it even easier by setting up your recurring contributions to increase automatically each year – at a time and amount you choose. Log in to your account and click Contribute in the menu to start.



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