IT'S NEVER TOO SOON TO *START SAVING FOR COLLEGE.*

COLLEGE SAVINGS
NV529 PLANS
A NVigate Program

NV529 QUICK FACTS

- Earnings on 529 investments are tax-free as long as you use the funds for qualified educational expenses
- Savings can be used for trade schools, vocational schools, community colleges, graduate schools and four-year universities
- Savings can be used at eligible schools nationwide
- Beneficiaries can be changed
- NV 529 Plans make great gifts, especially from grandparents!

ABOUT THE PROGRAM

Our 529 plans are college savings plans that allow you to invest in a child's future education while getting certain tax and financial benefits. Funds invested in 529 plans grow on a tax-deferred basis and distributions from the plan are not taxed as long as they are used for qualified educational expenses. These include tuition, fees, books, supplies, and room and board at eligible colleges, universities, community colleges and trade schools; student loan payments; apprenticeships; computers; and even K-12 education expenses. In Nevada, the State Treasurer's Office administers our own 529 plans.

HOW IT WORKS

The sooner you start investing in your child's education, the more money you'll have for them when they're ready to start college. Nevada offers six 529 programs and 5 of the programs are open to anyone in any state. Our programs include the Nevada Prepaid Tuition Program and five programs through our partners: Putnam 529 for America, SSGA Upromise 529 Plan, USAA 529 College Savings Plan, Vanguard 529 College Savings Plan, and then Wealthfront 529 College Savings Plan. These plans are rated like other investment funds based on fees and performance. Contributions are made after taxes and they grow on a tax-deferred basis. As long as you use them for qualified expenses, you pay no tax on them.

To learn more visit NVigate.gov.

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HIGHER ED FACTS

- Persons 25 or older who held a bachelor's degree had median weekly earnings 60% higher than those with a high school diploma alone
- For the Class of 2019, 69% of college students took out student loans with an average student loan debt at graduation of $29,000
- 14% of their parents took out an average of $37,200 in federal parent PLUS loans*

* https://studentloanhero.com/student-loan-debt-statistics/

THE OFFICE OF THE STATE TREASURER NEVADA

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HELPING NEVADANS NAVIGATE PLANNING, SAVING, AND PAYING FOR HIGHER EDUCATION.

nevada college kickstart | NEVADA PREPAIDTUITION | 529PLANS | MILLENNIUM Scholarship | STUDENT LOAN OMBUDSMAN

WHEN IT COMES TO PAYING FOR COLLEGE, *EVERY KID DESERVES A KICK START.*

nevada college kickstart

A NVigate Program

KICK START QUICK FACTS

- Free $50 college savings scholarship for all Nevada public school kindergarteners
- Started in 2013 with kindergarteners in 13 rural Nevada communities
- Expanded statewide in 2014
- Over 244,000 students are currently enrolled in the program
- The program is funded through grants and program management fees, no taxpayer dollars are utilized

ABOUT THE PROGRAM

It's a fact that most jobs today require a degree beyond high school. Whether an associate degree, professional certificate, bachelor's, master's or even higher, Nevada's students will need post-secondary education to compete for the jobs of the future and achieve their dreams. The aim of Nevada's College Kick Start Program is to get Nevada's kindergartners on the path to college and get more families to understand that a post-secondary education is an attainable goal for all.

HOW IT WORKS

The Nevada College Kick Start Program gives a free $50 NV529 college savings scholarship to all public school kindergarteners in Nevada. After the initial $50 deposit is made by the State Treasurer's Office, parents are encouraged to open a separate NV529 college savings account to make contributions for their child's college savings. For more information on NV529 plans, visit www.NVigate.gov.

A COLLEGE-GOING CULTURE

This program sends an important message to Nevada's students: You are saving for college and you are college bound, no matter your family's income, ethnicity or your parent's educational attainment. We hope the end result is that we develop a "college-going" culture right here in Nevada.

HIGHER ED FACTS

- Research has shown that children who know they have a college savings account are seven times more likely to attend college. That's why the Board approved the Nevada College Kick Start Program in 2013: Over 135,000 kids now have money ($50) set aside for college in Nevada
- Less than a third of Nevada adults hold an associate degree or higher

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COLLEGE KICK START

Administered by the Nevada State Treasurer's Office

The Nevada College Kick Start Program automatically awards a $50 college savings scholarship to kindergarten students enrolled in a Nevada public or public charter elementary school.

The program helps Nevada's kindergarteners begin their path to college and assists Nevada families with saving for post-secondary educational expenses.

The registration process is free, easy to do, and will ensure the funds are set aside for your child, for higher educations expenses.

You can easily claim your child's scholarship by visiting, NVigate.gov -> Programs -> Nevada College Kick Start -> Get Started.

Parents are also encouraged to open a separate NV529 college savings account to make contributions for their child's college savings.

For more information about the Nevada College Kick Start Program and NV529 plans, visit **NVigate.gov** or email the State Treasurer's Office, College Savings Division at **collegesavings@nevadatreasurer.gov.**

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When it comes to paying for college, every kid deserves a kickstart.

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COLLEGE KICK START

Administrado por la Oficina del Tesorero del Estado de Nevada

El programa de **College Kick Start de Nevada automáticamente otorga una beca de $50 a los estudiantes que asisten kínder en una escuela pública en Nevada** para los ahorros universitarios.

nevada college kickstart
A NVigate Program

El programa está diseñado para ayudar a los niños hacia el camino a la universidad mientras asiste a las familias de Nevada con el ahorro para los gastos de la educación superior.

Cuando se trata de pagar la universidad, todos los niños merecen un buen comienzo.

Después de establecer la cuenta de College Kick Start, se les recomienda a los padres que abran su propia cuenta de ahorros universitarios (plan 529) para que sigan ahorrando para el futuro de su hijo/a.

La beca de College Kick Start es gratis sin costos ocultos para las familias elegibles de Nevada. Desde el inicio del programa, hemos establecido más de 275,000 becas.

Para más información sobre College Kick Start de Nevada o cuentas de ahorros universitarios, visite nuestra página web o comuníquese con nuestra oficina.

WWW.NVIGATE.GOV
COLLEGESAVINGS@NEVADATREASURER.GOV

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