BEYOND 529's: SMART STRATEGIES FOR PAYING FOR COLLEGE

WHAT IS A 529 PLAN?

- Education specific savings account
- Tax advantages help money grow
- Covers tuition, fees, books, more
- Works best when started early

OPTIONS BEYOND 529 PLANS

- Scholarships & grants
- Work study & part time work
- Employer tuition benefits
- Paying some costs as you go
- Different types of loans

USING STUDENT LOANS WISELY

- Start with federal student loans
- Understand repayment before borrowing
- Match loans to future income
- Borrow with intention, not fear

THE BIG TAKEAWAY

- No single "right" way to pay
- A plan reduces stress
- More options come from starting early
- You don't have to do it alone

