



## Help employees start saving for college with IDEal—Idaho's 529 College Savings Program.

It's an easy, impactful way for Idaho businesses to add an employee benefit, support employee financial wellness, and contribute to the future of Idaho's economy at no cost to your company.

### Learn how Tony Billiard's employer helped get his grandchildren on the path to higher education.

// I have a two-year, VoTech program degree, and I've got a really good job," says Tony Billiard, of Buhl—but in his younger years, as a parent, money was tight. "We had plans to get a savings account started for our kids, but with the other commitments you have, it's hard to save. Consequently, when our three kids graduated high school, we had very little money set aside to help them. I felt terrible about it."

In 2007, thanks to his employer, Billiard made a decision that would change his grandchildren's futures. The company had distributed brochures to employees highlighting the benefits of IDEal, Idaho's 529 College Savings Program. Billiard thought of his daughter, now grown and a single mother, and his newborn granddaughter. He decided to seize the opportunity to start saving. "It was one of those things that I don't even know I would have thought about otherwise," he says. When three more grandchildren came along, he opened and started contributing to IDEal accounts for each of them.

When asked why he saves with IDEal, Tony says, "To be honest, apart from just a savings account, I don't know what other options are available to save for college. But the fact that it's an Idaho program, that speaks a lot to me. It's right here, it's in our state, it's available to anybody for a relatively small fee."

On a recent camping trip with his two eldest grandchildren, talk turned to plans for the future. Billiard asked his ten-year-old granddaughter what she was interested in doing when she grew up. She replied that she wasn't sure, and that her mother—Tony's daughter—seemed to be very anxious about the thought of trying to help pay for college. "I don't know if I've ever told you," he replied, "but I've got a college savings account set up for you and your siblings." Billiard notes that he didn't originally intend to tell his granddaughter about the IDEal account he had opened for her, but in that moment he wanted to relieve her worries and let her know that when she graduated, it would be possible for her to go on to college.

Billiard emphasizes that the plan helps with peace-of-mind about his grandchildren's futures. "I know it's there, I know it's building, but I'm not concerned about it. I know in the end she's going to have a chunk of money to help further her education." //

# How to Get Started

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Invite IDeal to speak at a benefits fair, lunch-and-learn, or other HR event.

Distribute IDeal information to employees via the company newsletter, intranet, social media, and more. Download employee-facing materials from the Forms and Literature page on [www.idsaves.org/home/outreach/employer.html](http://www.idsaves.org/home/outreach/employer.html).

Provide employees the option to Direct Deposit part of their paychecks to their IDeal accounts. The setup process is easy to complete and costs your business nothing.

Consider awarding existing corporate scholarships and tuition reimbursements through an IDeal account.

To get started, contact Nick Thiros at 208.488.9879

## About IDeal – Idaho College Savings Program

IDeal is located within the Treasurer's office and is administered by the Idaho College Savings Program Board. Ascensus Broker Dealer Services, LLC serves as Program Manager. For more information, about IDeal, contact Christine Stoll at 208-332-2935, [cstoll@idsaves.idaho.gov](mailto:cstoll@idsaves.idaho.gov), or visit [www.idsaves.org](http://www.idsaves.org).

Mr. Thiros is a registered representative of Ascensus Broker Dealer Services LLC, 877-529-2980, 95 Wells Ave, Newton MA (member FINRA/SIPC) and is not employed by the State of Idaho.

Mr. Billiard's views and opinions expressed in this article are those of Mr. Billiard and do not reflect the experience of other IDeal customers or guarantee future performance or success.

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*Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program.*

IDeal is administered by the Idaho College Savings Program Board (Board). ABD, the program manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory and recordkeeping and administrative services. The Vanguard Group, Inc. (Vanguard) serves as Investment Manager for IDeal. Sallie Mae Bank serves as the Savings Portfolio Manager for IDeal. IDeal's Portfolios invest in either: (i) mutual funds and a separate account offered or managed by Vanguard; or (ii) an FDIC-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in IDeal are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions. Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in IDeal, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

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