



2021 College Savings Report Summary

IDEal – Idaho’s 529 College Savings Program is the official, tax advantaged savings program that helps families save for the cost of future education. There were **more than 22,000 Idahoans saving for more than 38,422 Idaho students** in IDEal – Idaho College Savings Program accounts in 2021.

Learn more at www.idsaves.org.



\$97 million increase in assets from 2020 to 2021¹



Family contributions to IDEal accounts increased by 20 percent in 2021

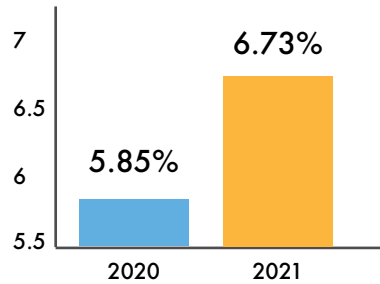


Idaho savers have an average of more than \$16,000 in their IDEal accounts to use for future education.



+\$54 million

Used from IDEal college savings accounts toward higher education costs during the past year.



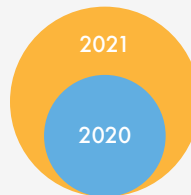
Students under the age of 18 currently have an IDEal account for their future education costs

3,400²

More Idaho students with IDEal accounts compared to last year

8.7%

The percent active IDEal college savings accounts grew during this last year



Account owners received more than **\$5.4 million** in gift contributions through the Program’s Ugift platform from friends and family, which is a **56 percent increase** compared to 2020 gifting.

Regions	Total Accounts per Capita	Beneficiary Accounts: Year Over Year Growth	Account Owner Year-Over Year Growth	Account Withdrawal: Paying for Education ³
North	3.2%	+8.7% (+502)	+8.4% (+244)	\$7 million
East	2.6%	+9.8% (+450)	+11.5% (+244)	\$4.6 million
Southwest	3.8%	+8.5% (+2270)	+8.4% (+1169)	\$40 million
Central	1.5%	+7.7% (+210)	+8% (+105)	\$3.6 million

¹Positive market performance, reduced management fees, and contributions contributed to increased investments in IDEal savings accounts. The total investment growth from 2020 to 2021 includes a decrease from account withdrawals to pay for education expenses.

²These are net numbers. Over the same period 1,917 Idahoans used all their college savings and closed their accounts.

³In 2021, Idaho beneficiaries withdrew more than \$60 million to pay for qualified education expenses. More than \$54 million was used to pay for higher education and \$5.7 million was used for K-12 education expenses.

2022 IDEal Savers - North Idaho

The Johnsons

Michelle Johnson first heard about IDEal when her in-laws started accounts for her nephews. Michelle and her husband, Ryan, felt like it was no-brainer to open an account for their oldest daughter, Kennedy, when she was born after seeing the benefits of saving for college early. Their second daughter, Reese, was also added to the account when she was born.

Other family members were invited early on to make contributions to Kennedy and Reese's college savings for birthdays and other holidays. Their aunt has been a consistent contributor to their shared account. She likes to send a check in the mail that includes an extra envelope and stamp so the girls can mail the check by themselves.



Michelle and Ryan want to cultivate a culture of attending college in their family and IDEal helps them to set the expectation with their daughters that they will move on to post-secondary education after high school. They like that IDEal sends the message to their daughters that their parents are investing in their opportunity to attend college and planning for their future. Kennedy and Reese love that their family contributes to their account, and it has helped to reinforce the expectation of attending college.

County	Account Owner % Change	Growth of Total Assets	Account Withdrawals to Pay for Education
Idaho	15% (+9)	\$335,000	\$131,000
Bonner	10.1% (+31)	\$1.5 million	\$876,000
Nez Perce	5% (+15)	\$817,000	\$616,000
Kootenai	8.6% (+133)	\$6.4 million	\$3.7 million
Latah	7.1% (+37)	\$1.7 million	\$1.4 million
Shoshone	15% (+6)	\$29,000	\$43,000
Benewah	18.5% (+5)	\$51,000	\$28,000
Lewis	3.3% (+1)	\$58,000	\$23,000
Clearwater	7.1% (+3)	\$61,000	\$119,000
Boundary	9.5% (+4)	\$4,000	\$132,000
Northern Idaho Region Totals	+8.4% (+244)	\$11 million	\$7 million

Individuals have not received compensation for their testimonial. Testimonials may not be representative of the experience of other customers and is no guarantee of future performance or success.

For more information about the Idaho College Savings Program ("IDEal"), call 866-433-2533 or visit www.ideal.org to obtain a Disclosure Statement. The Disclosure Statement discusses investment objectives, risks, charges, expenses, and other important information. Because investing in IDEal is an important decision for you and your family, you should read and consider the Disclosure Statement carefully before investing.

Before you invest, consider whether you're 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 the that state's qualified tuition program.

IDEal is administered by the State College Savings Program Board ("Board"). Ascensus Broker Dealer Services, LLC, the program manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services, and marketing. 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. Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.