

make an IDeal
decision for a child



Olivia



Calvin, Ben, Nick

Dear College Saver:

This is your IDeal opportunity to make a difference in a child's future. Whether an infant coming home for the first time, a kindergartner smiling on their first day of school, or a high school graduate walking across the stage to shake hands with the principal, all children deserve a future full of possibilities. With IDeal — Idaho College Savings Program, you can start saving now to help the child you care about have the future they deserve.

With IDeal, you can:

- **Start with as little as \$25.** Open an IDeal account with as little as \$25 (\$15 per pay period deduction, if offered by your employer). You can make additional contributions of \$25 or more to your account whenever you like.
- **Save on taxes.** Your account grows tax-deferred, and withdrawals used for qualified educational expenses are tax-free.¹ You can also receive an Idaho state income tax deduction of up to \$6,000 per year (\$12,000 if married filing jointly).²
- **Savings can be used at any K-12 public, private or parochial school and at any eligible higher education institution across the country.** That includes public or private college, vocational and technical schools, career retraining and graduate schools.
- **Encourage friends and family involved.** With Ugift®, anyone can easily contribute to your account at any time —in lieu of one more birthday or holiday gifts.
- **Choose from a variety of investments.** You can create an investment allocation that matches your goals and risk comfort level.
- **Save even more.** Upromise® can help you earn college savings on your eligible everyday purchases.

I hope you find this Highlights Booklet and the accompanying Disclosure Statement helpful. To learn more about IDeal call **1-866-433-2533** or visit **www.idsaves.org**.

Thank you for considering IDeal for your education savings needs.

Sincerely,

Christine Stoll

Executive Director on behalf of the Idaho College Savings Board



Why save for college? Why save now?

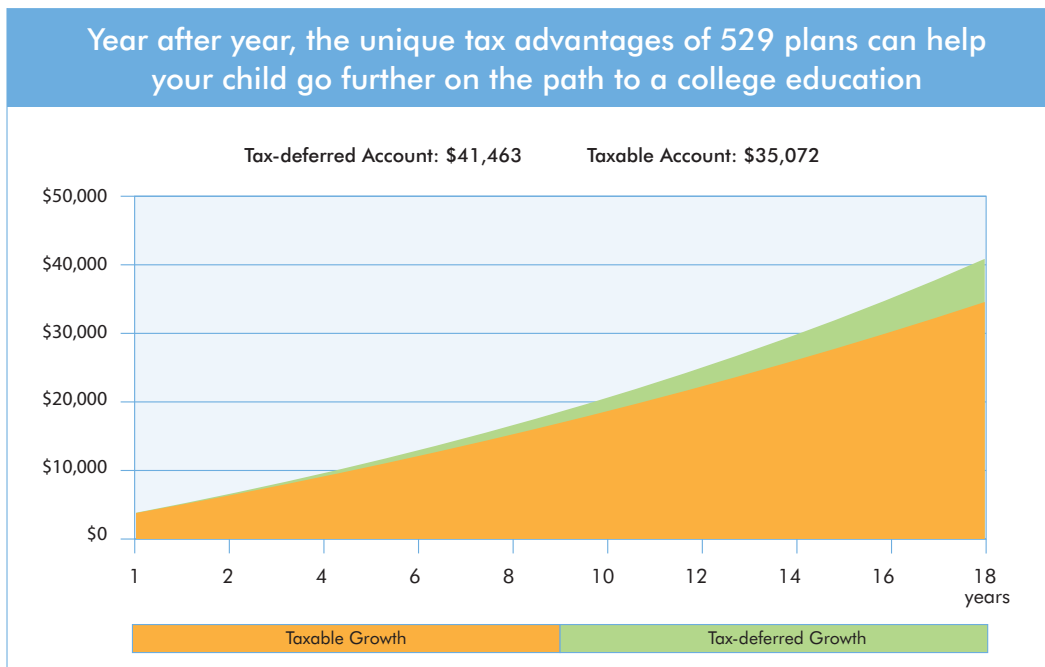
Between 2008-09 and 2018-19, the average published tuition and fees at public four-year colleges and universities increased by \$2,670 (35%) in 2018.³

If you start saving, even a modest amount each month can make a difference by the time your child is ready to go to college. In addition, paying with savings is usually less expensive than paying with borrowed money. By saving, you have the potential to make more than you put in with the earnings on your investments — and you don't have to pay any interest on borrowed money.

Why save with a 529 plan?

529 plans were specifically designed to help families save for college. Because they allow your savings to grow tax-deferred and withdrawals used for qualified educational expenses are generally tax-free⁴, your money has the potential to stretch further than it could with a savings method that doesn't offer these same tax advantages.¹

The example below illustrates the power of tax-free savings with a 529 plan. In both cases, it begins with an initial investment of \$2,500 and continues with monthly contributions of \$100. After 18 years, the tax-deferred account is worth more.[†]



¹ Assumptions: \$2,500 initial investment with subsequent monthly investments of \$100 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer is in the 30% federal income tax bracket for all options at the time of contributions and distribution. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes or penalties payable/due upon distribution. A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

² Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

³ You will be required to include the entire amount of non-qualified distributions or transfers to another state's 529 plan in your Idaho taxable income if you claimed an Idaho tax deduction.

⁴ <https://trends.collegeboard.org/sites/default/files/2018-trends-in-college-pricing.pdf>

[†] Contributions to the IDeal - Idaho College Savings Program are deductible from Idaho state income tax, subject to recapture in certain circumstances, such as a non-qualified withdrawal or a rollover to another state's qualified tuition program in the year of the rollover and the prior tax year.

Welcome to IDeal – Idaho College Savings Program

IDeal is a 529 college savings plan designed to help individuals and families save for education in a tax-advantaged way. It offers advantages including tax-deferred growth, generous contribution limits, attractive investment options and professional investment management. IDeal is offered by the Idaho College Savings Program Board, with program management by Ascensus Broker Dealer Services, LLC., investment management by The Vanguard Group, Inc., and the Savings Portfolio managed by Sallie Mae Bank.

Here are some highlights:

IDeal tax benefits give you even more reasons to save for college

With IDeal, your earnings grow free from both federal and state taxes. And, when it's time to begin paying for education, you can withdraw assets tax-free for qualified education expenses.⁵ Furthermore, Idaho taxpayers can receive a state income tax deduction up to \$6,000 per year (\$12,000 if married filing jointly).⁶ This tax deduction is available to any Idaho taxpayer contributing to the account, not just the account owner. With these benefits and more, IDeal lets you focus on the excitement of saving for education.

Investments with a leader in financial services

The Vanguard Group, Inc. is well known for its dedication to outstanding investment performance, superior service, and low costs. Most IDeal investment options are managed by Vanguard, and they provide a number of flexible investment options to suit both your timeframe and risk preferences.



Powerful estate planning benefits

Contributions to IDeal qualify for the federal \$15,000 annual gift exclusion. And, if you're hoping to decrease your personal taxable estate, you can make five years of gifts (up to \$75,000) in one lump sum with the same gift exclusion benefit.³

Program management from the experts

Ascensus Broker Dealer Services, LLC. provides program management for IDeal. They currently administer 529 college savings accounts for more than 4 million investors around the country with more than \$90 billion in combined assets under administration. With so much experience taking care of investors, you can count on excellent customer service.

Friends and family can contribute

Anyone can contribute to your Beneficiary's account, enabling friends and family members to give a meaningful gift toward his or her education. But for simplicity and security, only you maintain control of the assets. Anyone can contribute to the account and Idaho taxpayers may take a tax deduction for contributions and gifts.

Flexible asset distribution

You can apply your IDeal assets to any eligible college, university, or institution of higher education as well as K-12 public, private and religious schools— not just ones in Idaho and in some cases internationally. See IRS Publication 970. The money travels with your Beneficiary, whatever their dreams may be and wherever they decide to pursue them.⁵

Online account management capabilities

You'll have virtual 24/7 online account access to do things like exchange assets, make withdrawals, change your contribution allocations, update your address, and manage your bank information. By taking advantage of this accessibility, you can save time by making changes or additions to your plan when it's most convenient for you.

Ugift®

Ugift is an easy, free-to-use service that lets family and friends make the meaningful gift of money into your IDeal account. Ugift makes it easy to get help from your network of family and friends. Instead of giving toys, clothes or other traditional gifts that a child will outgrow, gift givers get the satisfaction of knowing that their generosity can make a lasting impression. After you open an IDeal account, you can opt in to Ugift at any time through your online account access area. Once opted in, you will be given a unique Ugift code specific to your account's beneficiary. You can then share your Ugift code with family and friends.



An opportunity to add to your college savings while you shop

Upromise helps you save for college by giving you back a percentage of your eligible purchases from hundreds of participating companies. Here's how it works: Join Upromise for free and then do what you normally do—buy groceries, fill the gas tank, shop online, book travel, dine at restaurants, and more. Enrollment is free; all you have to do is register (which can be done easily online at www.upromise.com) and link your Upromise rewards service account to your IDeal account. Then, your earnings will transfer to your IDeal account periodically (subject to a \$25 minimum transfer amount).⁷



⁵ Any earnings are Idaho and federally tax-free when used to pay for qualified expenses. Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements. See the Disclosure Statement for more details on qualified expenses.

⁶ You will be required to include the entire amount of non-qualified distributions or transfers to another state's 529 plan in your Idaho taxable income if you claimed an Idaho tax deduction. If you roll assets from your Account into a 529 Plan offered by another state or an ABLE Plan, Idaho's tax code requires the recapture of any amounts contributed to the Plan and taken as a state tax deduction in the year of the Rollover and the prior taxable year.

⁷ Upromise is an optional program offered by Upromise, Inc., is separate from IDeal, and is not affiliated with the State of Idaho. Specific terms and conditions apply. Participating companies, contribution levels and conditions subject to change without notice. Transfers subject to a \$25 minimum.

Investing with IDeal

IDeal provides different types of investments to suit your personal investment preferences. You'll find options designed to fit both your timeframe and how comfortable you are with different levels of investment risk.

There are nine different Vanguard-managed investment options you can choose from, all with a low total annual asset-based fee of 0.49%. All but the Interest Accumulation Portfolio are comprised of multiple mutual funds. The asset allocation determines whether the portfolio is more aggressive or more conservative. In general, the more aggressively a portfolio is invested, the greater potential for higher returns and the greater potential for risk involved. The Savings Portfolio, the most conservative option, managed by Sallie Mae Bank, has an asset-based fee of 0.34% and is the only portfolio that is an FDIC-insured option.*

Age-Based Options

In simple terms, the Age-Based Options are "autopilot" investments that you choose once and let run their course. First, you choose an Age-Based Option that matches your comfort level of investment risk. For example, if you're more comfortable with a higher level of investment risk, you might choose the Aggressive Portfolio. It is automatically invested according to the type of portfolio you selected (Aggressive) AND your Beneficiary's current age.

As your Beneficiary nears college age, your account automatically shifts to a more conservative portfolio that assumes a lower level of investment risk. The idea is that the older the child is, the sooner he or she will need to start using the money, so the funds are invested in a way that helps to preserve the money for immediate use. This option might not be the best for K-12 education savings.**

Fixed Asset Allocation Portfolios

Unlike the Age-Based Options, the Fixed Asset Allocation Portfolios do not change asset allocations as your Beneficiary nears college age. Instead, the asset allocation of each portfolio remains the same from the day you select it unless you decide to change investment portfolios yourself at a later time.

If you choose to invest in Fixed Asset Allocation Portfolios that have a significant weighting in stocks, you might consider moving your assets to more conservative portfolios as your Beneficiary approaches college age.

Fixed Asset Allocation Portfolios

- Aggressive Growth Portfolio
- Growth Portfolio
- Moderate Growth Portfolio
- Conservative Growth Portfolio
- Income Portfolio
- Interest Accumulation Portfolio

Savings Portfolio

The Savings Portfolio is a lower-risk, Federal Deposit Insurance Corporation (FDIC)-insured option for account owners seeking a conservative investment choice for their college savings. It is managed by Sallie Mae Bank.

























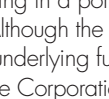
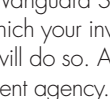
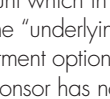



The Savings Portfolio

- Seeks to provide income consistent with the preservation of principal.
- Invests 100% of its assets in the Sallie Mae High-Yield Savings Account (HYSA).*

*The Savings Portfolio invests all of its assets in the Sallie Mae High-Yield Savings Account, ("HYSA"). The HYSA is held in an omnibus savings account insured by the Federal Deposit Insurance Corporation ("FDIC"), which is held in trust by the Idaho College Savings Program Board ("Board") at Sallie Mae Bank. Contributions to and earnings on the investments in the Savings Portfolio are insured by the FDIC on a pass-through basis to each account owner up to \$250,000, the maximum amount set by federal law. The amount of FDIC insurance provided to an account owner is based on the total of (a) the value of an account owner's investment in the Savings Portfolio; and (b) the value of all other accounts held by the account owner at Sallie Mae Bank, as determined by Sallie Mae Bank and FDIC regulations. Except for the Savings Portfolio, investments in IDeal – Idaho College Savings Program are not insured by the FDIC.

**Certain investment options may be less suitable for short term investments. The age-based options are designed to take into account a beneficiary's age and the number of years until higher education, and are not designed for saving for K-12 tuition expenses.

Investment Schedule for Age-Based Options

| Age-Based Options | | | |
|--------------------|--|--|--|
| Age of Beneficiary | Conservative | Moderate | Aggressive |
| 4 or younger | Blended Growth Portfolio  <ul style="list-style-type: none"> 62.5% Stocks 37.5% Bonds | Moderately Aggressive Growth Portfolio  <ul style="list-style-type: none"> 87.5% Stocks 12.5% Bonds | Aggressive Growth Portfolio  <ul style="list-style-type: none"> 100% Stocks |
| | Moderate Growth Portfolio  <ul style="list-style-type: none"> 50% Stocks 50% Bonds | Growth Portfolio  <ul style="list-style-type: none"> 75% Stocks 25% Bonds | Moderately Aggressive Growth Portfolio  <ul style="list-style-type: none"> 87.5% Stocks 12.5% Bonds |
| 5 to 6 | Moderately Conservative Growth Portfolio  <ul style="list-style-type: none"> 37.5% Stocks 62.5% Bonds | Blended Growth Portfolio  <ul style="list-style-type: none"> 62.5% Stocks 37.5% Bonds | Growth Portfolio  <ul style="list-style-type: none"> 75% Stocks 25% Bonds |
| | Conservative Growth Portfolio  <ul style="list-style-type: none"> 25% Stocks 75% Bonds | Moderate Growth Portfolio  <ul style="list-style-type: none"> 50% Stocks 50% Bonds | Blended Growth Portfolio  <ul style="list-style-type: none"> 62.5% Stocks 37.5% Bonds |
| 7 to 9 | Blended Income Portfolio  <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds | Moderately Conservative Growth Portfolio  <ul style="list-style-type: none"> 37.5% Stocks 62.5% Bonds | Moderate Growth Portfolio  <ul style="list-style-type: none"> 50% Stocks 50% Bonds |
| | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Conservative Growth Portfolio  <ul style="list-style-type: none"> 25% Stocks 75% Bonds | Moderately Conservative Growth Portfolio  <ul style="list-style-type: none"> 37.5% Stocks 62.5% Bonds |
| 10 to 11 | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio  <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds | Conservative Growth Portfolio  <ul style="list-style-type: none"> 25% Stocks 75% Bonds |
| | Interest Accumulation Portfolio  <ul style="list-style-type: none"> 100% Stable Value Securities | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio  <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds |
| 12 to 14 | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio  <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds |
| 15 to 16 | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Income Portfolio  <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio  <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds |
| 17 to 18 | Income Portfolio <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Income Portfolio <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds |
| 19 or older | Income Portfolio <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Income Portfolio <ul style="list-style-type: none"> 75% Bonds 25% Stable Value Securities | Blended Income Portfolio <ul style="list-style-type: none"> 12.5% Stocks 87.5% Bonds |

You could lose money by investing in a portfolio which includes the Vanguard Short-Term Reserves Account which in turn invests in the Vanguard Federal Money Market Fund. Although the money market fund in which your investment option invests (the "underlying fund") seeks to preserve its value at \$1.00 per share, the underlying fund cannot guarantee it will do so. An investment in this investment option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund's sponsor has no legal obligation to provide financial support to the underlying fund, and you should not expect that the sponsor will provide financial support to the underlying fund at any time.

Answers to Your Questions

What is IDEal?

IDEal is a 529 college savings plan designed to help individuals and families save for college in a tax-advantaged way. It offers advantages including: tax-deferred growth, generous contribution limits, attractive investment options and professional investment management. IDEal is offered by the Idaho College Savings Program Board, with program management by Ascensus Broker Dealer Services, LLC. and investment management by The Vanguard Group, Inc. The Savings Portfolio, is managed by Sallie Mae Bank.

How does IDEal work?

When you enroll in IDEal, you choose to invest in one or more of ten different investment options which are either age-based or fixed asset allocation portfolios, based upon your investing preferences and risk tolerance. Each investment option is comprised of mutual funds offered by The Vanguard Group, Inc., or the FDIC-insured Savings Portfolio, managed by Sallie Mae Bank. All of the contributions made to your account grow tax-deferred and the distributions are federally and Idaho state tax-free if used for qualified expenses.⁸

How do I open an account?

To open an account, IDEal must receive a completed Enrollment Form, which is a contract between the Account Owner and the Idaho College Savings Program Trust (Trust) establishing the obligations of each. You may enroll online or by mail. IDEal cannot process the Enrollment Form if any of the required information is not provided. IDEal has the sole discretion to determine whether an Enrollment Form is complete and accepted and whether the Account has been opened.

What are the fees associated with IDEal?

IDEal has no commissions, loads or sales charges. The total annual asset-based fee is 0.49% (\$4.90 per \$1,000 invested), and there is a \$20 annual account fee if neither the Account Owner nor the Beneficiary is an Idaho resident.

Does IDEal offer any tax benefits?

Yes. IDEal offers both Idaho State and federal tax benefits, starting with tax-deferred savings and an Idaho state income tax deduction for Idaho taxpayers.⁹ Any earnings are Idaho and federally tax-free¹⁰ when used to pay for qualified expenses.⁸

How does the state income tax deduction work for IDEal?

The state income tax deduction is available only to Idaho taxpayers. Currently, Idaho taxpayers receive a maximum \$6,000 income tax deduction per individual taxpayer (\$12,000 if married filing jointly) from their state adjusted gross income annually for contributions to IDEal. This tax deduction is available to any Idaho taxpayer contributing to the account, not just the account owner. To take advantage of this income tax deduction for a particular year, your contribution needs to be postmarked by December 31 of that year.⁹

When can I enroll a newborn?

A newborn may be enrolled at any time, but you are required to submit the Beneficiary's Social Security number on the Enrollment Form. In anticipation of the birth or adoption of a child, you may open an Account naming yourself as the Beneficiary and then transfer the account at a later date.

Does my beneficiary have to attend college in Idaho?

No. You can use the assets in your account toward the costs of nearly any public or private, 2-year or 4-year college nationwide, as long as the student is enrolled in a U.S.-accredited college, university, graduate school, or technical school that is eligible to participate in U.S. Department of Education student financial aid programs. In fact, many U.S. colleges and universities now have campuses or locations outside of the country, where money from your account can be used.

Can I use my Idaho 529 funds to pay for K-12 expenses?

Yes- funds from your IDEal account can also be used to pay for qualified K-12 tuition expenses only. These withdrawals are limited to \$10,000 per year, per student at K-12 public, private and religious schools. These withdrawals are qualified expenses with respect to the state and federal tax benefits.

If you are not an Idaho taxpayer, the state(s) where you pay income tax may differ in its state income tax treatment of K-12 Tuition Expenses.

It is the account owner's responsibility to ensure that distributions for K-12 Tuition Expenses do not exceed the limit for a beneficiary. You should consult with a tax advisor regarding your individual situation.

What is Upromise®?

Upromise is a separate, optional program offered by Upromise, Inc. Enrollment is free and creates an additional opportunity to help grow your college savings with eligible purchases you most likely make every day. Upromise members receive a percentage of their qualified spending made at hundreds of participating retailers and businesses back as college savings. Even better, when members link their Upromise account to their 529, that money is automatically transferred into their IDeal account(s) (a \$25 minimum amount applies) periodically.⁷ For more information visit www.upromise.com.

If I enroll in IDeal, can I still apply for financial aid?

Absolutely! Participation in IDeal does not limit a Beneficiary's receipt of merit-based financial aid, including academic or athletic scholarships. Like most investments, however, it may have an impact on your ability to receive needs-based financial aid. Also remember, most needs-based financial aid awarded is actually in the form of loans that need to be repaid, not grants. While many parents and grandparents are often concerned about this issue, a 529 plan may help you reduce the amount of debt your child has to take on in the form of loans. Make sure to clarify any questions you have on this matter with a financial advisor.

What if my child does not go to college immediately after high school?

IDeal does not require the beneficiary to attend college immediately after graduating high school. There are no restrictions or time limits on when you can use your Account to pay for college expenses.

What if I already have a 529 plan? Can I transfer my account to IDeal?

Yes. We will accept a properly executed roll over from another qualified tuition program into IDeal.

⁸ Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

⁹ You will be required to include the entire amount of non-qualified distributions or transfers to another state's 529 plan in your Idaho taxable income.

¹⁰ Contributions to the IDeal - Idaho College Savings Program are deductible from Idaho state income tax, subject to recapture in certain circumstances, such as a non-qualified withdrawal or a rollover to another state's qualified tuition program in the year of the rollover and the prior tax year.

¹¹ In the event you do not survive the 5-year period, a pro-rated amount will revert back to your taxable estate.

Do my contributions to IDeal qualify as a gift under federal law?

The Internal Revenue Code provides that payments to an account are completed gifts for federal gift tax purposes. Under certain conditions, you can contribute up to \$75,000 immediately (\$150,000 for married couples) and average the total out over five years to remain within the \$15,000 annual gift-tax exclusion.¹¹ Please consult your tax advisor for more information.





Lily

How to Enroll


| | |
|----------|--|
| 1 | Read this entire Enrollment Kit, including the Disclosure Statement carefully before investing. It includes the most complete information on IDeal. |
| 2 | Decide which investment approach is best for you. Your investment choices will be applied to all future contributions. Twice per calendar year you may move existing plan assets into different investment options. However, you may change the investment approach to future investments at any time. |
| 3 | Enroll. Note that you will need to enroll each Beneficiary separately. |

Online. The fastest way to open your account is to go to www.idsaves.org and click on “Enroll.” You can open and begin managing your account immediately. To get started, you’ll need:

- Your Social Security number;
- Your Beneficiary’s Social Security number and date of birth;
- Your e-mail address; and
- Your bank checking or savings account number and routing number (if you want to contribute electronically via bank transfer).

By mail. Complete the enclosed Enrollment Form and mail it with your check to:

IDeal — Idaho College Savings Program
P.O. Box 219944
Kansas City, MO 64121



For more information about the Idaho College Savings Program ("IDeal"), call 866-433-2533 or visit idsaves.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 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 that state's qualified tuition program.

IDeal is administered by the Idaho College Savings Program Board ("Board"). Ascensus Broker Dealer Services, LLC. ("ABD"), 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.

Upromise is an optional program offered by Upromise, Inc., is separate from the Idaho College Savings Program, and is not affiliated with the State of Idaho. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to an Idaho College Savings Program account are subject to a \$25 minimum.

Upromise and the Upromise logo are registered service marks of Upromise, Inc. Ugift is a registered service mark of ABD. All other marks are the exclusive property of their respective owners.

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