



10 tips for SAVING FOR COLLEGE

1. SAVE IN THE RIGHT PLACE.

529 plan accounts were designed specifically for saving for college. They are tax-advantaged¹ programs created to help families save for a child's future education expenses. When the student is ready for school, the account owner can withdraw the assets, tax-free, for qualified higher education expenses: tuition, mandatory fees, books, supplies, and equipment required for enrollment or attendance, and certain room and board costs. The SSGA Upromise 529 Plan Account is designed specifically for residents of Nevada.

2. START EARLY...

Parents of teenagers already know this, but college comes in the blink of an eye. It is never too early to start saving.

3. ...BUT IT'S NEVER TOO LATE, EITHER.

Even when students are ready to head off to college, they can benefit from last minute savings. Money invested in 529 plan accounts can be used for books, computers, and many other college-related costs, so having those tax-free earnings available for qualified expenses can be a help.¹

4. ENLIST FRIENDS AND FAMILY.

Inviting grandparents and friends to contribute to a child's 529 plan account is a great way to boost savings. Ugift® - Give College Savings - is an online tool that allows account owners to email an invitation to contribute to college savings for birthdays, events, or any milestone in lieu of a traditional gift.

5. DON'T EXPECT TO SAVE IT ALL.

The cost of college continues to increase and has consistently outpaced inflation.² It's unrealistic to believe that most families can sock away every penny they'll need for higher education costs. Combining savings, financial aid, and loans will give families a higher education plan that makes sense.

6. SAVING LITTLE BY LITTLE MAKES A DIFFERENCE.

Adding small but regular amounts to a 529 plan account over time gives investments more time to potentially grow. 529 plan accounts offer automatic investment plan options that allow investors to have amounts deducted automatically from a savings or checking account on a regular schedule, generally monthly or quarterly.³

7. MAKE THE MOST OF REWARDS PROGRAMS.

Rewards programs like Upromise® by Sallie Mae® give members a way to earn additional college savings when shopping online, booking travel, dining out, buying groceries or even purchasing a home. The money earned from everyday spending goes directly into a member's Upromise account, and earnings can then be invested in a tax-deferred 529 plan account.

8. TEACH YOUR CHILDREN WELL.

One of the most daunting challenges in preparing for higher education costs is a common lack of knowledge. Encouraging financial literacy for all phases of life, including saving for college and beyond, will give a significant boost to the next generation.

9. EMPLOYERS ARE PARTICIPATING, TOO.

Slowly but surely, corporations are seeing the value of offering access to 529 plans as a part of their benefits packages.

10. THINK OUTSIDE THE TRADITIONAL BOX.

Higher education is not limited to our notion of a tradition four-year university. 529 plan savings can be used for technical or vocational schools, community colleges, and graduate programs, as well. Savings strategies can extend beyond children to adults who are thinking about retraining or advanced degrees.

For more information on the SSGA Upromise 529 Plan - Nevada's College Savings Program, please visit ssga.upromise529.com.

¹Earnings 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.

²Tuition outpacing inflation go to <http://www.finaid.org/savings/tuition-inflation.phtml>.

³A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

IMPORTANT RISK INFORMATION

For more information about the SSGA Upromise 529 Plan ("the Plan") download the Plan Description and Participation Agreement by visiting www.ssga.upromise529.com or request one by calling 1-800-587-7305. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing. Ascensus Broker Dealer Services, LLC. ("ABD") is distributor of the Plan.

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.

The SSGA Upromise 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"). Ascensus Broker Dealer Services, Inc. (ABD) serves as the Program Manager. ABD has overall responsibility for the day-to-day operations, including distribution of the Plan and provision of certain marketing services. State Street Global Advisors (SSGA) serves as Investment Manager for the Plan except for the Savings Portfolio, which is managed by Sallie Mae Bank, and also provides or arranges for certain marketing services for the Plan. The Plan's Portfolios invest in either (i) Exchange Traded Funds and mutual funds offered or managed by SSGA or its affiliates; or (ii) a Federal Deposit Insurance Corporation (FDIC)-insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investing involves risk including the risk of loss of principal. 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 the Plan, 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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