



NEVADA COLLEGE COSTS CHECKLIST

As a 529 account owner, it is important to know what constitutes a qualified higher education expense, and what does not. The answer may differ depending on whether your beneficiary is a part-time student or a full-time student.

Qualified Higher Education Expenses List	Part-Time Student at an eligible institution	Full-Time Student at an eligible institution
Tuition	YES	YES
Room and board (if paid to school)	YES/NO (if enrolled half-time or more, if not, NO)	YES
Room and board (if paid to landlord)	YES/NO (if enrolled half-time or more and within budget set by school, if not, NO)	YES (must stay within budget set by school)
Computer & Internet	YES	YES
Textbooks, supplies and equipment (printer, educational software, calculators, etc.)	YES (must stay within budget set by school)	YES (must stay within budget set by school)

- Eligible schools are required to provide future students with a “budget” which outlines what it will cost in total for an academic year at the institution (tuition, fees and often room and board).
- Grants, scholarships and other educational assistance may impact the amount of expenses you can use 529 distributions.
- An eligible educational institution is generally any college, university, vocational school, or other postsecondary educational institution eligible to participate in a student aid program administered by the U.S. Department of Education. An eligible educational institution also includes certain institutions located outside the United States that are eligible to participate in a student aid program administered by the Department of Education.

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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